# A. BARTON HEPBURN

## HIS LIFE AND SERVICE TO HIS TIME

JOSEPH BUCKLIN BISHOP

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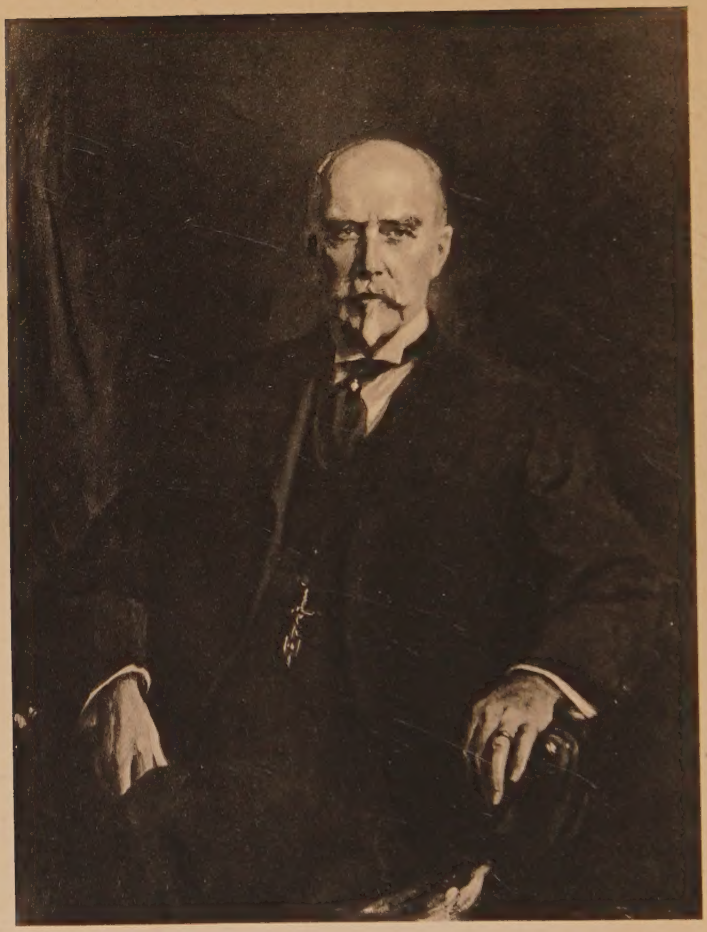

*A. Barton Hepburn*

*From a painting by Irving R. Wiles*

# A. BARTON HEPBURN

## HIS LIFE AND SERVICE TO HIS TIME

BY

JOSEPH BUCKLIN BISHOP, LITT.D.

Editor of
"Theodore Roosevelt's Letters to His Children"
Author of
"Theodore Roosevelt and His Time," Life of Charles Joseph Bonaparte
"The Panama Gateway," Etc.

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*TO*

THE PEOPLE OF THE
NORTH COUNTRY OF NEW YORK
THIS INSPIRING RECORD OF A LOYAL SON
IS AFFECTIONATELY DEDICATED
AS HE WOULD WISH IT TO BE

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From a painting by Irving R. Wiles.

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A. BARTON HEPBURN

# A. BARTON HEPBURN

## CHAPTER I

### ANCESTRY

THE Hepburn family is one of the oldest and most renowned of Scotland. It dates back to 1200, and its roll of names includes some of the most famous and one, at least, of the most infamous, in Scotch history. The five Earls of Bothwell were Hepburns, the fourth of whom married Mary Queen of Scots, after he had assisted in the murder of her second husband, Darnley, a marriage which led to her downfall and death. The most picturesque and gallant Hepburn whose name holds a place of honor on the rolls was Colonel John Hepburn, later Sir John and Marshal of France. His career as a soldier of fortune and as one of the most dashing and fearless figures in the Thirty Years' War has been chronicled by James Grant, the eminent Scottish historian and novelist, under the title of "Memoirs and Adventures" of the man. He was born in 1598 or 1600, the exact date is uncertain, and the house in which he lived at one time in Athelstaneford, Haddington County, Scotland, is still standing. "He was," says Grant, "tall, active, powerful in figure and

form. His manner and bearing when clad in the rich half-armor of the period were deemed eminently noble and commanding." Richard Cannon, historian of the British Army, wrote of him after his death at the siege of Saverne, July 21, 1636: "Thus terminated the career of one of the best officers Scotland ever produced. His name will be found associated with deeds of valor and heroism of particular brilliancy. He appears to have been celebrated equally for bravery, skill, and humanity." He was buried in the Cathedral of Toul, in French Lorraine, and many years later Louis XIV erected a monument over his grave in the left transept of the cathedral with an epitaph in which he was called "The best soldier in Christendom, and consequently in the world."

Other early members of the Hepburn family were John Hepburn, who was prior of St. Andrews and founder of St. Leonard's College, which became a part of St. Andrews University; and Francis Hepburn, who was a major-general and fought under Wellington in the battle of Waterloo.

The name was variously spelled at different times and in different places. In France, where members of the family were held in high esteem in the fifteenth, sixteenth, and seventeenth centuries, it was written Esbron, d'Hebron, and d'Hepburn. Sir John Hepburn was Le Chevalier d'Hebron. In Scotland, and later in America, it has been written

almost universally Hepburn, though sometimes Hepborn, Hepbron, and Hepbourne.

Members of the family began to emigrate from Scotland to America in the latter part of 1600. Two brothers, spelling the name Hebron, settled in Maryland about 1668. Early in 1700, another member of the family, Peter Hepburn, arrived at Stratford, Conn., dying there in 1742. Two other members, brothers, settled in the Susquehanna Valley of Pennsylvania about 1773 and became founders of the city of Williamsport. Another member settled in New York City in the closing years of 1700, and among his descendants was William Peters Hepburn, for many years a member of Congress from Iowa, universally known as "Pete," and dubbed the "Watchdog of the Treasury" because of the zeal that he showed in watching appropriation bills. While the early representatives of the family were in some instances distantly related, they had nearly or quite all sprung from the same Scottish stock. This fact was established by A. Barton Hepburn on a visit which he made to Scotland, accompanied by his wife and two daughters, in 1901. He made a thorough study of the region in Scotland which was the chief residence of the Hepburn family, aided in his investigations by the highest genealogical authorities in Scotland, one of whom was a nephew of the James Grant who wrote the "Mem-

oirs and Adventures of Colonel Sir John Hepburn." On his return Mr. Hepburn wrote for the members of his family a careful statement of the results of his investigations. In this he said, concerning the locality from which the American Hepburns emigrated:

"The Hepburn family seem to have developed from a man by the name of Hepburn who was captured by the Scotch in one of their forays into England. This Hepburn was, of course, English. He adapted himself to the ways of his captors, became thoroughly identified with the interests of the country, and from him descended the various branches of the Hepburn family, according to the consensus of opinion of the best posted men upon the subject of family genealogy. The Hepburn family developed and became very powerful in Haddington, where they mainly resided. Their principal residences seem to have been Dunbar, on the coast; Waughton, Athelstaneford, Hailes, Stevenson, Abbey Mill, Monkrigg, Critchton, Borthwick and Newmyhus (New Mill House.)

"The village of Haddington is the principal town in the County of Haddington, and is situated due East from Edinburgh twelve miles; Abbey Mill is about a mile and a quarter Northeasterly from Haddington; Stevenson about two miles in the same direction; Hailes about three miles slightly Northeast on the banks of the Tyne; Athelstane-

THE CHURCH AT HADDINGTON, SHOWING THE HEPBURN BURIAL PLOT

HOUSE IN ATHELSTANEFORD WHERE SIR JOHN HEPBURN LIVED AT ONE TIME

ford is due North about two miles; Waughton four miles slightly East of North; Dunbar is Easterly about ten miles, on the coast; Monkrigg one mile South; Humbie five miles slightly West of South; Critchton ten miles Southwest; and Borthwick about twelve miles Southwest.

"When you reflect that a circle with a radius of four miles would include the Hepburns of Hailes, of Abbey Mill, Western Monkrigg, Stevenson, Athelstaneford and of Waughton, it is not at all difficult to believe that all of this family were interconnected and related."

In regard to his own American ancestry, Mr. Hepburn wrote in the same paper:

"The pedigree of Patrick Hepburn, who owned Abbey Mill in 1640, goes back to George Hepburn of Athelstaneford, and I am thoroughly convinced that our pedigree goes back to him through his son, Andrew 2nd, Grandson Patrick, last owner of Abbey Mill, and our Great-grandfather, Peter or Patrick (the names being interchangeable in Gaelic), who was buried in Stratford, Conn., in 1742, and back to him our pedigree is easily traceable."

Of Patrick Hepburn he wrote:

"The gourd, or drinking cup, which has been possessed in the family as an heirloom corresponds to the loving cup of the present time. In recognition of prominent services at the present time it is quite customary to tender a man a dinner and pre-

sent him with a loving cup. In 1640 in Scotland such service would have been recognized by the presentation of a silver mounted gourd, such as was possessed by Pâtrick Hepburn. The inscription on this drinking cup is: 'Patrick Hepburn. Abbey Millom. 1640.' Abbey Mill (also spelled Milne and Millom on different maps at different periods) is perfectly well known. This cup was a treasured heirloom in the family until, during a controversy over its possession, it was destroyed as a matter of spite by a collateral member of the family into whose possession it had come. Patrick Hepburn, the one possessing the gourd, was a man of great prominence in his time, and very popular. He was buried in the Abbey at Haddington. The inscription on his monument was as follows: (Original in Latin)

To whose full breast did lively virtue fly,
Wise counsel and untamed honesty,
Here Patrick Hepburn lies. All what remains
Is candor, wit, uprightness free of stains.

"Poetic epitaph seems to have possessed the same characteristics in those days as in the present. If the above were transposed as follows it might perhaps be more easily understood:

Here lies Patrick Hepburn, to whose full breast did fly
lively virtue, wise counsel and untamed honesty.
All that remains is candor, wit, uprightness free from
stains.

"This inscription is quoted among the inscriptions of prominent men of Scotland in Monteith's 'Theatre of Mortality,' and is mentioned in 'Monuments and Monumental Inscriptions in Scotland.' The possession of this gourd and other heirlooms would seem beyond doubt to connect our family with this Patrick Hepburn, who is shown by the records to have owned Abbey Mill in 1640. This drinking cup may have descended through Doctor George Hepburn or through Andrew 2nd. The latter is undoubtedly correct.

"Colonel Boyle's wife and W. A. Hepburn, whom I met in London, are descendants of Doctor George Hepburn, and they are quite sure that none of his descendants emigrated to America. On the other hand, the descendants of Patrick Hepburn, the last Hepburn owner of Abbey Mill, who received his title June 22, 1723, are known to have gone to America — that is the tradition — and after a general investigation, analysis, and discussion of the whole subject, the situation seems to be this: Patrick Hepburn's son, or sons, emigrated to America. He was married to Catherine Scott, and the probabilities are that she was his second wife and much younger than he. When he died, in 1755, he conveyed this mill property to his wife, and thereupon it passed out of the Hepburn family, and the traditionary understanding of the community was that his sons had gone to America

and were there fairly successful. They had left him and he felt justified in conveying the entire property to his wife."

Mr. Hepburn visited Abbey Mill and had several photographs taken of it and of the Abbey and Hepburn burial plot, as well as of other buildings in the neighborhood, including the house that Colonel Sir John Hepburn lived in at one time. The mill is over a thousand years old and is still using the stone water wheel that was with it at the beginning.

The American descent of A. Barton Hepburn from the Peter or Patrick Hepburn who settled at Stratford, Conn., in 1700, is, as Mr. Hepburn said, easily traceable. Peter married Sarah Hubbell, of Newtown, Conn., and had four children. The eldest of these, Joseph, who lived in Stratford and married there, had eight children. The eldest of these, a son, also named Joseph, married twice, each time a New England woman, and had twelve children. The youngest of these, a son named Zina Earl Hepburn, born in Middlebury, Vt., married Beulah Gray, who was born in Salisbury, Vt., but at the time was living in St. Lawrence County, N. Y. They were married at Madrid, St. Lawrence County, on August 30, 1829, and lived for a time in Colton. About a year later the husband moved his wife and baby daughter, together with household furniture, in an ox-cart to a log

RACE-WAY AND ABBEY MILL, SHOWING UNDER-SHOT WHEEL

house which he had built on the verge of the Adirondack wilderness. It is a tradition in the Hepburn family that it was quite dark when the family arrived and through inability to find a box of candles Mrs. Hepburn filled a cream pitcher with lard and with a strip of cotton for a wick furnished light for supper and bed.

Eight children were born of this marriage — some of them in the log house and the others in the frame house which succeeded it, when the surrounding woods had been replaced by cultivated fields and an enlarged barn erected to provide for the increasing stock. The seventh child was born on July 24, 1846, and was named Barton Hepburn, after a brother of his mother, Barton Edsell Gray. In later life he added, of his own volition, the name of Alonzo, as will appear in the course of this narrative. He was the great-great-grandson, the fifth in line of succession, of that Peter or Patrick Hepburn who had settled in Stratford, Conn., about a century and a half earlier, and a lineal descendant of that Patrick Hepburn who had owned the Abbey Mill in Scotland two centuries earlier.

On his mother's side Barton Hepburn traced his ancestry back to similar stock. His mother's first American ancestor was John Gray, who came to America in 1718 from Londonderry, Ireland. He came in a party of 750 who settled at Worcester,

Mass. There were several Grays in the party, and, although they came from Ireland, their forebears were Scotch who are said to have emigrated from Argyleshire in 1606 to escape from religious persecution. John Gray had a family of eight children, and among his descendants was Doctor Asa Gray, the eminent American botanist. In his autobiography Doctor Gray says of his ancestor and his associates:

"My great-great-grandfather, John Gray, with his family emigrated from Londonderry, Ireland, to Worcester, Mass., being part of a Scotch-Irish colony. This colony was composed of rigid Presbyterians who desired to leave Ireland to escape various persecutions. They sent out the Rev. Mr. Boyd early in 1718 with an address to the Governor of Massachusetts. The address, which is now in the archives of the New Hampshire Historical Society, was signed by 319 persons, nine of whom were clergymen. The report brought back by Mr. Boyd of his reception by the Governor and of the prospects of the country was so favorable that the addressors converted their property into money and embarked in five ships for Boston, which they reached August 4, 1718. In Boston they separated for different places, but the larger part went to Worcester, then a frontier settlement of 58 dwellings and 200 inhabitants, but needing a larger population as protection from the Indians. John

Gray went to Worcester, where he owned considerable land and was evidently a man of influence in the colony, to judge from the various public offices held by him."

Of John Gray's eight children, seven were boys. The eldest, Robert, who was the great-grandfather of Asa Gray, remained in Worcester and died there. The others, when they grew to manhood, scattered to the frontier and even into the wilderness. Several settled in Vermont, one of them, the seventh son, James, who had there a family of seven children, four boys and three girls. One of the boys, Uel Gray, went to St. Lawrence County, N. Y., early in 1800, where he married and had a family. During the War of 1812, because of the unsettled conditions in St. Lawrence County, he returned for a time to Vermont, and while there the seventh of his ten children, Beulah, was born. On August 30, 1829, she married Zina E. Hepburn, and of the eight children of this marriage, the seventh was Barton Hepburn, born, in the village of Colton, on July 24, 1846.

From this sturdy ancestry on both sides, Scotch and Scotch-Irish mingled with the blood of the New England Puritans, Barton Hepburn inherited those traits of character which marked his conduct through life — inflexible integrity, indomitable will, tireless perseverance, dauntless courage, complete self-reliance, calm and sagacious judgment.

## CHAPTER II

### CHILDHOOD

LIKE thousands of other American boys who attained eminence in various walks of life, Barton Hepburn, as shown in the foregoing chapter, was born amid conditions of the most primitive and humble character. His parents were pioneers, as their parents had been, and they lived the life of pioneers. Many hardships had been their lot before they settled in what proved to be their permanent home. A deeply interesting account of their wanderings and experiences was given by Barton, many years later, in a letter that he wrote, in June 1916, to Doctor John M. Thomas, then President of Middlebury College, stating the reasons for his selection of that institution for his college training:

"My father was born in Middlebury, October 13, 1798. His forebears came from Abbeymilne, near Haddington, Scotland, to Stratford, Conn., and the itinerary was thence to New Haven, Crown Point, N. Y. and Middlebury, and thence to St. Lawrence County, N. Y. Their migrations represent the wanderlust characteristic of the people of a new country, that impels moving, when seemingly the new place has no great advantages to offer.

How long he lived in Middlebury I do not know. My grandfather, while in Middlebury, signed a note for some twenty odd shillings (6 Vt. shillings to the dollar) as accommodation indorser for a neighbor. He did not expect to be called upon to pay it, having confidence in his friend's ability to do so. Neither could pay it. Truck and barter were obtainable, but money in any sum, however small, was exceedingly difficult to obtain. A judgment was entered against him; imprisonment for debt obtained at that time and he was imprisoned in the county jail and satisfied the debt at the rate of one shilling per day. He was obliged to sleep in the jail, but was allowed to spend the daytime within the prescribed jail 'liberties.' When in school I had a grim satisfaction in following the different roads leading out of the village to the stone posts marking the jail liberties. I doubt if the present generation know what they mean. I suppose they still exist.

"What a false economy of administration such a law implies. When a debtor had no property with which to pay, nothing but legs and arms and brains, they incarcerated him, thereby rendering him perfectly helpless. Under the law that satisfied the debt, but hardly the creditor, I should think."

Of his mother, he wrote in the same letter:

"My mother, Beulah Gray, was born in Salisbury, Vt. Her father came from Ireland. They

also moved to St. Lawrence County, where a tragedy overtook them. They utilized, somewhat, the resources of forest and stream to supplement the larder. Pitch or fat pine was generally used in making a light for the purpose of spearing fish. In order to be forehanded they accumulated a quantity of the material and stored it in the attic. The house caught fire and the presence of this inflammable material rendered their crude facilities for fighting the flames of little use. Two daughters perished and my grandmother did not long survive the fire. My mother and three brothers were placed in separate families, where they were well reared and fairly educated. One brother became a successful bridge builder and contractor; another held several offices of trust, achieved an honorable record as Colonel in the Civil War, and possessed some literary and oratorical ability; the other founded the Cleveland *Plain Dealer* and was editor and proprietor of the same until his death in 1862. My mother was genial, jovial, optimistic, warm-hearted, sympathetic and absolutely devoid of self-consciousness; I never saw her embarrassed. She was a good conversationalist and could talk with equal freedom and interestingly to a neighboring farmer or the Governor or President."

A graphic portrait of his father, strikingly in accord with his features and expression as dis-

closed in the photograph reproduced in these pages, follows from the same letter:

"My father was austere, taciturn, inflexibly honest, exact and exacting in everything. His panacea for the accomplishment of all things was persistent hard work, which he took and prescribed in allopathic doses. He possessed mechanical ingenuity, made his farm wagons and pleasure wagons, sleds and sleighs, and boats for the river and boots and shoes for the family. He even made a violin, perhaps I should say fiddle, from which he derived much satisfaction evenings, when the airs of bonnie Scotland seemed to predominate. I have seen the corrugated austerity of his countenance lighten up at some witticism, or pleasantry, or ludicrous coincidence, but seldom an audible laugh escaped him. Life was serious. He and his brother bought land on the banks of the St. Lawrence, in the town of Waddington, and were very successful in clearing land and raising crops. But there was no market for their crops; this was long before the railroads and long before traffic by boats was established on the St. Lawrence. Montreal was the only market, and floating products down the river on rafts was the only means of reaching the same. Farmers would sometimes club together and make the attempt, but about one raft in three would successfully pass the Galloups and La Chine rapids, and drowning of the

navigators was not infrequent. The result was they could not meet their payments upon their land contract. There was no money; banks did not exist there, nor villages of any considerable size. The non-resident owners of the land wanted money, and they were dispossessed for non-payment. This was in 1832. At the time they had 500 bushels of wheat, 800 bushels of oats, and 1000 bushels of corn on the cob; rich in everything that a farmer is supposed to possess, but their creditors wanted money and there was no money and they had to go. They moved back from the river 25 miles to the little hamlet of Matildaville, where there was an iron mine and foundry and where iron stoves, and ploughs and other implements were made for the outlying community. This hamlet afforded some market for farm produce. They took their grain with them, and with the same purchased labor and material to erect necessary buildings, clear land and successfully launch themselves as farmers.

"What a difference in commercial facilities three generations have wrought! My father's farm was as good as any and as well managed. He enjoyed the confidence of his neighbors and was a sort of standing candidate of his party for various offices and was sometimes elected. This was complimentary, as he was a Democrat and the ratio was three to one in favor of the other party. It was a dour

A. BARTON HEPBURN'S FATHER AND MOTHER

hard life my forebears led in their rough and crude environment and meagre accessories to comfort and protection."

Of his childhood, Barton wrote in some biographical notes later in his life:

"I was the seventh child in a family of five sons and three daughters, all assets and compelled to bear a share in the domestic economy of the family as soon as the helplessness of infancy yielded to the growing strength of early youth. We were taught to be self-reliant, were not permitted to depend upon others for things we could do ourselves. Chores and tasks were assigned in the general scheme of family livelihood, so that each one had specific labors to perform to which personal responsibility attached. Maids, governesses, tutors were personages who existed in fiction only and were wholly remote from our experiences. Responsibility for the daily doing of certain things, which was rigidly enforced, meant discipline in the best sense and of the most useful character. It taught economy of time, one of the best economies, for in wasteful motion there is more extravagant waste of time than in all else. We were compelled to apportion each day to the various activities for which we were responsible, chores in the morning, then school a mile distant, to which we carried our dinner, then work and chores, supper, study or reading in the evening and bedtime. It was a

family habit to read aloud by turns. The difficulty in getting books rendered this economical as well as most useful. We all got a better understanding of what was read by means of questions and discussion and a liberal use of the dictionary. *Harper's Monthly* was one of our periodicals. I especially remember J. S. C. Abbott's 'Napoleon Bonaparte' and Hedley's 'Life of Napoleon and His Marshals,' Eugene Sue's 'Wandering Jew,' the writings of Defoe, Dickens, and the New York *Ledger*.

"Hunting and trapping for the market were vocations. Hunting, fishing and trapping were the ambitious avocations of boys. Good marksmanship insured one a good standing in the community. My uncle gave me a three and one-half pound shotgun when I was seven years old. Chipmunk, an occasional black or gray squirrel, and partridge were my first trophies. By locating the droning log of a partridge and secreting myself within 30 feet of the place where he sounded his call or issued his challenge, I was sure to get him. A partridge always drones from the same position on his log, leaving the log to feed between the issuance of his repeated manifestation of masculine supremacy akin to the crowing of the cock — he ever returns to the same identical spot. As soon as the planted corn sprouted and pushed its leaves above the ground it was attacked by crows and

crow-blackbirds, which pulled the same for the sake of the kernel of corn at the root. They were very destructive and had to be fought continually. When the corn ripened the numerous black and gray squirrels took serious toll. They made their inroads early in the morning and late in the afternoon. In those days the passenger pigeons existed in untold numbers. When the grain ripened in the full, especially the buckwheat, which was their great favorite, the pigeons in thousands would swoop down upon a field and if not disturbed would leave little to the farmer. There were several well known rookeries where these birds raised their young, year after year, within a radius of five miles from my home. Imagine the quantity of grain consumed by one to five thousand pigeons filling their crops night and morning from a field of grain. Pigeons would gather in large flocks in the trees adjoining the field and then light down on the grain in a body. I would secrete myself at a pivotal point and wait for the flock to light on the ground. I could then kill several birds with one shot (they were delicious food) and scare them all away. Sometimes they would light on a field a second time, when a second shot would usually send them to some of the neighbors. Year after year I would be called just before daylight and sent out with a gun to protect the crops from the above marauders. They measured out the am-

munition to me and charged for it and gave me credit for game produced.

"I seem to have been born with a balance sheet, a system of checks and balances. I was constrained to consider the result in everything I did. I had as great a horror of deficits in my boyish shooting days as I ever had in my mature banking experience. I recall an early lesson in resultant motion. The squirrels came along the fence from the woods to the corn field and it was along the fence that I lay in wait for them. I missed one gray squirrel several times. I was between him and the woods. Finally he ran out into the field and up a lone maple tree for some reason left when the land was cleared. It had a heavy top of limbs and leaves, but the central topmost branch was dead and stood up leafless and barren. I was so determined to get that squirrel that I sent a boy three-quarters of a mile to the house for axes intending to chop the tree down and kill the squirrel in the resultant fall. For hours we pecked away at that tree with our axes. It was very hard, hands were blistered, but grim determination held us to the task. At last the centre of equilibrium was disturbed. It gave unmistakable signs of being about to fall. I stepped to one side, I fear with malice toward that squirrel in my heart, prepared to enjoy my triumph. As the falling tree neared the ground the squirrel sped up the dead

limb and to the top and when it was within twenty feet of the ground he gave a spring in the air, by his jump counteracting the motion of the falling tree, and with much grace and celerity reached the protecting forest.

"In the Fall of the year the annual hog-killing time occurred as well as the killing of fatted beefs. The year's supply of food was then provided for: salt pork, bacon, ham, corned beef and smoked beef, which was the basis of chipped beef gravy. The above with the usual vegetables constituted the family larder for the year. Occasional mutton, lamb and veal varied the salt meat monotony, but we were ever hungry for fresh meat and fish, birds and venison were hunted for utility reasons, inspired also by the sportsman's instinct."

As described in later life by his surviving brothers and sisters, Barton was the sort of boy likely to be developed in such an environment. Somewhat delicate, he was more quiet than the other children, and more self-reliant. He never talked about what he was going to do, thought things out for himself before acting, and then acted alone. While the other children went habitually to an elder sister for anything they desired to find or use, he invariably sought whatever he desired without asking her aid or that of any one else. These early traits adhered to him through life, as will be shown in the subsequent chapters of this work, and

were the chief causes of his success in the various tasks to which he set his hands. To everything that he did he gave all the energies of his mind, gaining a thorough knowledge of the subject before acting, and then acting with the self-reliance which complete mastery had given him.

In spite of what in later years he called the "grim rigor and sad severity" of his childhood days he cherished some happy memories of them. When he had attained first rank among the great financiers of his time a present of maple-sugar moved him to write to the boyhood friend who had sent it: "Your annual remembrance came to hand yesterday and as usual is highly appreciated; first, because of your kindly remembrance, and second, because all my earlier life I engaged in annually making sugar on my father's farm, and the long train of remembrances of youthful pleasures and enjoyment this early maple sugar making calls to mind is most enjoyable.

"The ubiquitous rabbit, the drumming partridge, the flying squirrel and other squirrels all appealed to my sporting instinct and also the social element, for we used to entertain our friends in the early spring by sugaring-off parties in our sugar orchard.

"In my boyhood days nothing served to break the long, hard winter and gladden our hearts more than ability to get into the sugar woods and sub-

sequently to gratify in an unlimited manner the longing for sweets, which I suppose every boy has. I still have the taste, but am more moderate in indulgence."

In the long winter evenings his father, who was a well-read man for his time, was accustomed to read aloud to the assembled family from the works of Dickens, Cooper, Scott, and other authors. These evening readings, in which the members of the family took turns, left a lasting mark upon the impressionable mind of Barton. They not only created in him a taste for books but a sense, later developed into a profound conviction, of the supreme value of books as promoters of human happiness and welfare. His generous gifts to schools, universities, and for the foundation and endowment of libraries — to be recorded in a later chapter — give abundant evidence on this point.

As has been stated, Barton was a quiet and reticent child, living mainly in himself, and, like all children of that sort, he had a quaint manner of speech, tinged, consciously or unconsciously, with an equally quaint sense of humor. When, at about the age of three years, he was taken to the village school for the first time, he disturbed the gravity of the place by announcing in a clear voice: "The big red cow has a new calffy." And later, when the spelling class was called out, he walked to the head of it and, in imitation of the method employed by

other pupils, said: "P–I–O, calffy." "The village school, a mile distant," he said in after life, "not only taught me the '3 R's,' but I was fairly well-grounded in the fundamentals of an education."

An incident in his local school life made a lasting impression upon him, as this record of it in his biographical notes shows:

"Corporal punishment was common — a ferule applied to the palm of the hand or a whip or gad cut from adjoining woods applied to one's trousers were the common instruments of 'moral suasion.' I remember, to me, one painful instance. Jimmy Taylor was my seatmate and chum. He committed a slight infraction of discipline, justifying a sharp verbal reprimand. Instead, Charles Willis, the master, one of the prominent farmers of the vicinage, at least fifty years of age, gave me his pocket knife and directed me to go to a certain brushwood, cut and bring him a gad. I did not want Jimmy licked. I knew the woods very well and cut a gad from so-called whistlewood, very brittle, and which I knew would break all to pieces in use and would not hurt very much. The master knew that also. He broke the gad to smithereens over my shoulders, then handed me his knife and bade me go and do as directed. I took his knife and went home, with murder in my heart. Every sense of justice was outraged in my being made a

party to the punishment of Jim, every feeling of friendship and humanity was in revolt. I vowed that as soon as I was big enough I would lick that fellow within an inch of his life — a resolution nurtured and kept renewed for years.

"He had inherited a large and valuable farm and mortgaged the same in order to construct very pretentious buildings. Not very long after I was engaged in practising law I received the mortgage upon his place with instructions to foreclose the same, which I proceeded with alacrity to do. He soon called, asking indulgence. I replied that my job was to collect the money he owed my clients as soon as possible. No indulgence — he must pay. 'Can't you procure the money for me from some other source?' 'No.' 'Won't you try?' 'No.' 'I should think you could do that much for an old friend.' 'Old friend? Don't you know that I have hated you for years, ever since you kept school in this village and treated Jim Taylor and myself so outrageously? I swore then to lick you within an inch of your life just as soon as I became big enough and the only reason I don't do it now is because it would be so easy.' He was amazed and had no idea any human being felt toward him in such a vengeful mood. Said he must have been very wrong and would earnestly pray God to forgive him. He was convulsed with tears and, being a very large tall man with an

enormous head of snow white hair, it was impressive. How much of his contrition was due to financial difficulties and how much to a contrite heart, I don't know. I didn't lick him, I got the money for him from another source."

## CHAPTER III

### EARLY YOUTH

WHEN he had finished with the district school, Barton went in 1861, at the age of 15, to the St. Lawrence Academy in Potsdam, about nine miles from Colton. This was the first institution of its kind in northern New York, and to it the boys and girls from all parts of that country went from the district schools to "finish their education." The Academy was housed in two three-story stone buildings, one on each side of the Presbyterian Church. One of the buildings was used as a chapel and recitation room and the other mainly as a dormitory for boys and men. In the third story of the latter young Hepburn had a room. His appearance at this time is described as follows by Andrew E. Clark, of Des Moines, Iowa, a fellow pupil in the Academy and later a classmate in Middlebury College:

"His eyes of blue, cheeks red as roses, and his white skin gave him a very attractive face. My first impression of him was that he was a clean, decent boy. His clothes were inexpensive but clean — his linen especially so. He always wore clean collars, and had a clean pocket-handkerchief. He kept his boots well shined."

Of Hepburn's serious purpose in going to the Academy, Mr. Clark writes to me:

"He had the willing spirit — he willed to learn and to do. He was possessed with the impulse to win an education. He realized its importance. He knew what the Academy was for — he knew why teachers were there and what books were made for. He appreciated all these as helps for him to win an education — all else was subordinate to that one fixed principle. He spent no time with social affairs. I doubt if ever he was seen escorting a lady anywhere while a student at the Academy. For exercise he loved to play ball but he never joined any club — he could not spare the time — time was too precious for that. He was a model student. Though fond of hunting and fishing and out-of-door sports, he never to my knowledge laid aside his books during study hours for pleasure or indulgence in his favorite sports. He was possessed of the idea to make the most of every opportunity for mental improvement open to him."

Mr. Clark adds that although Hepburn came to the Academy unknown to the other pupils it was not long before all knew who he was, and he then cites the following incident as one of the ways by which Hepburn impressed his individuality upon his associates:

"On Friday afternoon every week 'Rhetorical

Exercises' were had in the chapel. Boys all on one side of the room, girls all on the other. Hepburn usually sat on the back seat near the corner of the room as far away from the girls as possible. An old Presbyterian minister, Doctor Elijah W. Plumbe, was Principal of the Academy at the time. He had a high forehead with seven or eight hairs standing up on the top of his dome. He wore glasses over his eyes when reading, but wore them on top of his head when speaking or preaching. At the first meeting of students for 'Rhetoricals,' Hepburn was called upon by Doctor Plumbe for a declamation. He arose from his back seat, passed the boys to the centre aisle and walked in his corky, brisk manner down to the rostrum, which he mounted with a springing step, and bowed to Doctor Plumbe, then turning right about face, said, very earnestly:

'I came not here to talk,
Therefore to my seat I walk,'

and away he went. He had not gotten seated when Doctor Plumbe jumped to his feet, and pointing the index finger at him exclaimed in a loud voice: 'Hepburn, you come here next *Monday morning* prepared to talk.'

"Next Monday morning came and so did Hepburn. When prayers were over he was called upon for his declamation and he came in the same way

as on Friday, made his salutations and, beginning where he left off, said:

'Ye know too well the story of our thraldom,'

then he waited a second and added,

'We are slaves, base ignoble slaves,'

then there was applause, which was promptly squashed by the Principal, and Hepburn went on with the oration. Now, that was a boyish prank, but it served a purpose. It is unnecessary to add, that from that time on, every student knew Hepburn."

Hepburn's oration was an interminable poem by Eliza Cook, a popular household English poet of the period, who was best known, perhaps, by her verses on "The Old Arm Chair." The poem which Hepburn had chosen was called "Malaia's Friend." It fills forty pages in the volume of Eliza Cook's works and comprises something like 1,000 stanzas. Hepburn, whose memory had been made retentive by listening to his father's readings, reeled off several pages and showed evidences of being able to continue to the end. At this point, Doctor Plumbe stopped him, saying, "That will do," adding that in future Hepburn should include gestures in his recitations. On his next appearance, with another of Eliza Cook's productions, he was prepared with gestures. There was a fox and a ser-

pent in the poem and a stream of water. When the fox was described as digging a hole, Barton stooped down and with his hands illustrated how it was done. When the serpent was introduced he imitated the motion it made as it wriggled across a road. When the stream was mentioned he showed with his hands how it meandered along. As his memory was obviously as inexhaustible on this occasion as it had been on the previous one, he was again stopped after several pages.

These boyish ebullitions of an innate sense of humor, crude as they were, combined with the zeal and proficiency in his studies that he had displayed from the outset, served to give Barton a distinct individuality in the school. He was not like the others. He associated very little with them. He did things in his own way and did them thoroughly. He applied his whole mind to every task and made himself master of it. Mr. Clark says of him: "As a student he stood high in his class and was popular with the teachers, for he never 'flunked.' In recitations he was always prepared." If there was a debate before the school, he was the first to get into it. On one occasion when a question was announced he started for the platform in such eagerness to present his side first that he caught his foot on a protruding nail, turned a side handspring, and as he reached an upright position on the platform exclaimed: "Mr. Presi-

dent!" Doctor Plumbe, smiling broadly, said: "Hepburn has the floor!"

His favorite studies were mathematics and history, and in them he easily took high rank. Fluent and ready as he was in talk, writing was a slow and difficult task for him. At one time he became greatly interested in Napoleon and read various histories of his career. He made out a skeleton sketch for an essay on the subject and took it to one of his sisters, who was teaching a district school, saying: "I can't write what ought to go into this. You fill it in and I will teach your school while you are doing it." She acquiesced, finding that the skeleton was complete in all particulars.

The sister who gave Barton this aid was Cordelia, the third child of the family. She was the guide, philosopher, and friend of all the children. They admired her, confided in her, and looked to her for counsel and aid. She possessed quite unusual intellectual ability and force of character. After she was graduated from the St. Lawrence Academy, she taught school for a time and then went to live with her uncle, J. W. Gray, who was the founder and, for many years, editor of the Cleveland *Plain Dealer*. She developed talent as a writer and thus earned money with which to pay off the debts upon her father's farm. Through her residence with her uncle she became acquainted with Charles F. Brown, "Artemus Ward," whose first productions

were published in *The Plain Dealer*, and the two became warm friends.

Cordelia's influence upon Barton's life was strong and compelling. He was her junior by twelve years, and by her keen intelligence, force of character, and experience she was admirably qualified to give him wise and helpful counsel at the most impressionable period of his career. Between the two a deep and abiding affection endured throughout their lives. He always regarded her as the inspiring force of his life, attributing to her influence and aid, more than to any other cause, the success which had come to him. He wore on his finger a simple gold ring that she had given him years before — wore it till it broke from long usage, when he had it mended and wore it till his death. In remembrance and gratitude, he named one of his daughters Cordelia.

His attendance at the St. Lawrence Academy was broken at various times by his school-teaching and other occupations to obtain funds. For a time he attended the Falley Seminary, at Fulton, N. Y., of which he wrote:

"Doctor John P. Griffin was Principal of Falley, indefatigable and also irascible in 'dinging into' students the necessity for thoroughness. He made me virtually commit Crosby's Greek Grammar and Andrews and Stoddard's Latin Grammar. He used to say to us after a waspish lecture, 'I know

you hate me now, but twenty-five years from now you will respect me and love me.' He was very nearly correct in his statement."

It has been said of Barton that at one time he contemplated adopting the business of hunting and trapping as a life pursuit, but members of his family question this and he makes no mention of it in his biographical notes. Like all other boys in that part of the country, hunting and trapping came to him as a natural inheritance. All the fathers and other men of the community were trappers and hunters. By trapping they obtained pelts for sale, and by hunting they obtained meat for themselves and their families. Trapping in the near-by river in the winter, to secure pelts of musk-rat, mink, and like animals, was the only way by which the boys could get pocket-money. Barton very early in his boyhood became an expert in these pursuits, especially in shooting, a proficiency which he was to demonstrate later in hunting wild game in various lands, including Africa. In the use of gun or rifle he was one of the best shots of the region. In that, as in everything else that he did, he made himself complete master, and was prepared and able to use his knowledge at short notice and at all times. On one occasion when he was in a boat with his younger brother going up the Raquette River, he paddling in the bow and his brother rowing behind him, they came upon a

boat ascending the stream just ahead of them. Barton suggested to his brother that they pull ahead, which they did. A moment later they came around a bend in the river and on a projecting point ahead of them stood a deer. Before it could take alarm, Barton dropped his paddle, seized his rifle, and shot it. He then retook his paddle, of which his brother told me he had not lost more than two strokes, and proceeded to the point where the dead deer was recovered. So rapid had been Barton's action that the boat they had passed did not arrive in time for its occupants to see what had occurred. "Whatever Bart knew," said his brother in recounting this incident, "he was ready to use at all times." Another of Barton's youthful hunting incidents was related to me by this same brother, Herbert or "Teak" Hepburn, of Colton. He shot a hawk but only broke its wing. When he picked it up the hawk clasped its claws in his arm with a grip that could not be shaken off and that was far from pleasant. Barton took up his gun with his free hand, held it well away from him, and aiming it at the bird's head pulled the trigger and killed it. But, as his brother said, "he had a fine time with that arm."

But while Barton loved to hunt and shoot, his brother assured me he was not much interested in trapping or fishing. He loved the woods with a genuine passion which remained with him through

life. "There were," he was accustomed to say at this period of his life, "two unalloyed pleasures in going into the woods: one thinking what a good time you were going to have, and the other the satisfaction of getting out again."

He went to the Academy with the firm determination of fitting himself for college. Just when he reached this determination is not clear, but he was assisted in reaching it by the early departure of his brothers from the farm. They sought various vocations in different parts of the country, leaving him at the age of sixteen the only man remaining to help his father. Farm work did not appeal to him. It was too strenuous and arduous for his far from robust frame. As was said of him, "he would rather dig into books than into the ground," having that innate ambition of so many American boys to get an education. His father did not favor this purpose, as he feared it would unfit him completely for farm life. But, as a member of his family said of him, "Bart always did the thing he had determined upon. His aim was to go to college, a thing no Colton boy had ever done, and by dint of perseverance he accomplished his ideal, though it meant a deal of work, for to make both ends meet he was obliged to teach school between terms, and sometimes during terms, and to be a clerk in a village store."

He soon tired of the drudgery of the store and

passed easily the examination for district-school teacher, entering upon that career first in the Wildwood district of his native village. "I taught school when I was fifteen years old," he writes in his biographical notes. "It was early in the Civil War period. The conviction then was that women might with propriety teach school in summer but men were required in winter. There were many 'big girls' in the school and they were the bane of my existence. There were big boys also and three married men. The trustee who hired me was champion wrestler of St. Lawrence County. He attended school and between us we managed to pull through. They paid me fifteen dollars per month and 'board round.' As I look back upon my experience I think it was about all I earned." His youthful appearance, for he was a slender lad at the time, led some of the parents in the district to look upon him as quite too young for the job. When he disciplined one of his pupils for infraction of the rules of the school, the father of the boy called upon him in wrath, saying he would not permit a young fellow of his age to discipline his boy. When Hepburn replied that he should persist in the discipline, since the boy was guilty, the father threatened to take the boy away from the school. "You can take him away, take him anywhere you please, even to a very hot place." This retort convinced

the parent that Hepburn was old enough to keep school. While teaching school and "boarding round" he spent his evenings in reading and in keeping up his studies in the Academy at Potsdam. About this time, though the exact date is uncertain, he prefixed Alonzo to his name. He was fairly forced to the conclusion that such addition was desirable by the fact that whenever he gave the name of Barton, for registration at school or elsewhere, he was invariably asked if that was his full name. Why he chose Alonzo he seems never to have explained, for no member of his family has any knowledge on the subject and there had never been in the family history a person of that name. He used it for a time in full in his signature but in later life the initial A only.

When, in the spring of 1867, Hepburn's class was graduated from the Academy there were given in the town hall public exercises of the usual order in which diplomas were conferred, orations delivered, and essays read. In the evening the graduates gave a burlesque performance of their own at which a playlet by Hepburn was performed, in which he acted the principal part. At the bottom of the programme there was printed the announcement: "Admission ten cents — Money refunded in treasury notes, payable at conclusion of next year's show, to any who are dissatisfied."

In 1867 he passed the examinations for entrance

into Middlebury College and was enrolled as a member of the class of 1871. One of his school companions said of him in after years: "Hepburn was always a digger. He went through school with remarkable speed and spent a great deal of his spare time studying. I remember one summer he was anxious to earn money to continue his education in Middlebury, so my uncle, David Brown, hired him to help through the haying. Hepburn was a small, spare man, and was visibly unfit for any kind of farm work, and different people said to my uncle at the time, 'I guess Hepburn won't be much good in the hay field,' and my uncle would reply, 'Well, he is always working hard, and what he doesn't do in the hay field he makes up for elsewhere.' "

In later life Hepburn looked back upon the instruction he had received in the St. Lawrence Academy with affectionate gratitude. Writing, on July 31, 1916, to H. S. Perrigo, of Potsdam, who was arranging a reunion of graduates of the Academy, he said:

"I was a student of St. Lawrence Academy at Potsdam for considerable portion of the time from 1861 until the fall of 1867. I can visualize the features of many of the students and all the teachers of that period with the clearness of fond remembrance and affectionate regard. The long intervening period has left few survivors. As our

numbers grow less with advancing years, bonds of sympathy and mutual esteem grow stronger. The important events that thrilled our lives and fired our ambitions at that time may lose consequence when viewed at this distance, but they were quite as important then in determining our characters as the happenings of greater moment which came into our later lives.

"Elisha W. Plumbe stands forth as the great central figure and intellectual force among the faculty of my period, although George H. Sweet, whom the Lord still preserves to us, found a much warmer lodgment in the affections of the students, was quite up-to-date and a most efficient educator.

"At this distance of time, what most impresses me is the atmosphere of the school, of the Town of Potsdam and of the County of St. Lawrence. By atmosphere I mean the serious purpose to accomplish results, results that conscientious devotion to tasks assigned is expected to produce. The student body was composed of individuals who paid tuition in order to receive instruction, and as a whole they made good use of their opportunities. The atmosphere of the town was one of loyalty to principle, loyalty to duty. That period covered the great crisis in our nation, the struggle that settled the perpetuity of the union of the States and settled the principle of human rights. The air was surcharged with patriotism. Human

rights, freedom, the crime of permitting property in human flesh and blood, the iniquity of slavery, liberty, the right to work out one's existence and provide for one's welfare as best he might, unowned and uncontrolled, — these were the issues of that period. The air was vibrant with the great principles that underlie the moral, social and political structure of society, these cardinal principles that find their best expression in Christianity. These questions were debated in all public forums, in the public prints and in legislative halls, and failing of settlement there the supreme test of might was invoked, the gauge of battle was flung, and, as so often before, the carnage and destruction of war's superior force solved the question of human rights.

"It was a great advantage to a youth to have the period of his education cast in such a crisis and be surrounded by such influences; they were bound not only to leave a lasting impression, but to mould and standardize his character.

"I count among my many good fortunes that of having been a student at such a period and in such a community. I have lived in many different places, but in none have the moral purpose, the desire for education, the ambition, the hope and the aspiration of everyday life been on a higher plane than in the grand old Town of Potsdam, and for that matter in the grander old County of St. Lawrence. What this community stood for and

contended for has been written into the laws and Constitution of our land. The verdict of history, in applying the standard of ethics and morals, has approved what they stood for as wise and right."

## CHAPTER IV

### STUDENT — TEACHER — LAWYER

HEPBURN chose Middlebury College, as he said in the letter already quoted, because that "college as well as the country which surrounds it, in fact the whole State of Vermont, appeals to me." Both of his parents had been born in that State, as had been the parents of many other young men in northern New York who chose the venerable Vermont institution for their college training. Several of these went to Middlebury with him, seven in the same class with him, others in his time. One and all of these contemporaries who survived him agreed in saying that he exhibited at the outset intellectual qualities of a superior order. He was a thoughtful, earnest, and studious youth, showing himself in the classroom quite above the average. That quality of thoroughness, of mastery of subject, which distinguished him throughout his life, was clearly manifest at the time. He not only easily took leadership in his studies but an active part in college sports, for, though slender in figure, he was lithe and quick and ready to give himself for all he was worth. He entered eagerly into the college

life, joining one of the leading Greek letter fraternities, Delta Kappa Epsilon, forming an interest in its affairs which became an affectionate attachment that endured during his lifetime, leading ultimately to his election to the presidency of the national D. K. E. Club in New York City many years later.

One of his classmates, Edward J. Davenport, clerk of the Juvenile Court of Minneapolis, writes to me about him:

"I knew Hepburn well; although we did not belong to the same fraternity, we were quite intimate and often sat together in the class-room. He was a man of high, noble character and I prized him as a friend.

"He was not a 'plodder,' but a good, faithful student. He was not an athlete, although I have seen him on the field. His health would have been greatly benefited, in my judgment, if he had been out in the open with us fellows oftener. His pleasant, cheerful disposition made him beloved by all. His stay in Middlebury was all too short."

His lifelong interest in the college and his devotion and generous contributions to its welfare, which will be recorded in later chapters, were all the more remarkable because of his short stay as a student. He was there for only a little more than a year, leaving early in his sophomore year because of lack of funds. He had no resources except his

own earnings. His father was never in a position to aid him. In college, as in the preparatory school, he had to pay his own way, but while securing the means to pay it he did not stop studying. His classmate Andrew E. Clark, whom I have quoted in the preceding chapter, says: "At the close of the commencement in 1868, I am sure it was, Hepburn and myself were walking towards the college from town and through the lower park when he turned to me and said that owing to financial matters he was not coming back to Middlebury College again."

After leaving college he kept up his courses with such thoroughness that many years later the college awarded him the justly earned degree of A. B. in course. It was said of him by one of his classmates that few of them on graduation had profited more by the full course than he had by his partial one. Surely his subsequent success in life was ample justification for this assertion.

His later letters show that at the time he was in debt for expenses incurred during his school-days, for in one written in 1918 he says that on leaving college he taught, as instructor in mathematics, in the St. Lawrence Academy for one term, "the last before the Academy was merged with the State Normal School," and that later, he "was Principal of the Ogdensburg Educational Institute for a year. In this way I realized funds to liqui-

date my school debts and was square with the world."

The fact that he was able to fill these positions after his short stay in college affords conclusive evidence of his unusual educational equipment at the time. How many modern freshmen would be found equal to such a test?

He displayed genuine and quite unusual abilities as a teacher, being not only an exacting and inspiring instructor but a firm disciplinarian. It is the unbroken testimony of all familiar with him in this branch of his career that had he continued in it he would have attained high rank.

While teaching and keeping up his college courses he was also studying law in the law office of the Honorable Stillman Foote and Colonel Edward C. James, and studying it with such zeal and mastery that in the autumn of 1871, the year in which his class was graduated from college, he sought and obtained admittance to the bar. The certificate of his admission, which was granted at the general term of the Supreme Court of New York held in and for the Third Judicial Department, in the city of Schenectady, on November 14, 1871, says that the court granted it on the report of a committee appointed to inquire into his qualifications, which report declared him "to possess the requisite qualifications as to learning, ability, moral character, age and citizenship" for admis-

sion as attorney. "After admission to the bar," he writes in his notes, "I returned to my native town of Colton for a visit and needed rest. Law business offered itself in such volume that my contemplated vacation soon resolved inself into an active law practice. I was the first boy to go to college from Colton and the town was inclined to favor me in every way and I soon became extensively identified with the business of the locality. I did the conveyancing very largely, drew the lumbering contracts and made the settlements between contractors when jobs were completed. I was thus enabled to see just how money was made and lost, a knowledge that I turned to excellent advantage later on."

Always eager to acquire information in any field that was open to him, Hepburn had obtained a working knowledge of engineering, and the opportunity for using this came quickly.

"There was a scarcity of engineers," he writes, "and I did much land-surveying. The Legislature had appropriated the non-resident taxes upon a large tract of land to be expended in improving the highway along the banks of the Raquette River from the Town of Colton to Tupper's Lake. There was a crying demand for the expenditure of this money, the road had never been surveyed and put on record and the State Engineer could spare no one from his office to make the survey. He offered

to appoint any local surveyor for the purpose, but all of them were too busy. In order that the work might proceed, I was made Special Deputy Engineer, and surveyed the road and placed it on record. I selected a very competent body of road builders and woodsmen as my assistants. At one place a short controversy arose as to whether we should go over a small mountain, following the old road, or seek a better grade by going around. The grade in one case was the objection, the alleged longer distance provided we went around was the objection in the other case. Captain Nicholas James argued that the distance would be no greater and the grade much better and to confuse his opponents brought our camp kettle and put it down before us with the bail upright, saying, 'Bart, how long is the bail of that kettle?' 'About two feet,' I answered. He let the bail drop and said, 'How long is it?' The chain proved that the distance was no greater and we went around.

"This is one of the many instances where practical common-sense will find a way to express itself on the part of unlettered men who have great difficulty in fortifying their opinions by framing sentences. I had many valuable lessons in the philosophy of life from close contact with these rough and ready men who harvested the forest, floated the logs down the streams to the mills, manufactured the product and sent it to market. They were

real men, unlettered and with many limitations, but keen in their work, resolute, determined, courageous and with constant and continued application, putting their whole strength into the accomplishment of their jobs. I feel sure that the best thing that can happen to a young man is to be brought in contact with such exponents of labor."

Hepburn liked the law, was wont to say that he looked back upon his career as a lawyer with satisfaction, and with especial pride in his success in clearing a man of a charge of murder. In fact, there were moments in which he seemed to yield to the quite common impression that many men, even successful ones, have that they might have done better in some other career. Writing, on November 17, 1921, to a judge who was receiving a testimonial banquet from the Bar Association in honor of his half century of service, Hepburn said:

"If I had achieved as great success in the profession of our choice as you have I should feel very much pleased, better than with the success with which I have met in a business career. The dream that I had of a successful career at the bar, followed by a judgeship, to be in turn followed by some commentaries which would be recognized as of value to the profession, and a source of pride to my family, never came true.

"I realized early in my career that we are in

business to make money and acquire a competence upon which to hope to retire to a life of cultivated leisure, and I, therefore, followed the lines of least resistance in accumulating a fortune. Had I possessed will and greater continuity of purpose, I might have fairly succeeded at the bar. It is one of my regrets that I did not."

He made similar remarks about the law in various addresses which will appear in subsequent chapters.

Andrew E. Clark, from whose recollections of Hepburn quotation has been made, and who knew him intimately as a classmate at Middlebury, pays this affectionate tribute to him:

"If I was called upon to name the dominant characteristic of A. Barton Hepburn, I would say it was his love of doing something worth while for his family and for his fellow men. In a conversation I had with him in Middlebury in June, 1921, he said that he had made, as he thought, ample provision for his family and that now he was disposing of the balance of his property as he thought best. A great heart was stilled when Hepburn died. He was in every way a large man. He was held in high esteem by his associates. He was regarded as a safe counsellor. In making gifts to interests outside of his own family, he was careful to place the funds where they would do the most good. He first of all remembered his Alma Mater,

Age 14

Age 18

Age 30

Age 40

A. BARTON HEPBURN

in giving funds to build Hepburn Hall. He gave funds for libraries to seven towns in St. Lawrence County including his own town of Colton. My own town of Madrid was one of the recipients of his generosity. Those libraries will stand as memorials of his generosity and thoughtfulness for many generations. What more lasting memorials could he have erected to perpetuate his name? Hepburn believed in the Brotherhood of Man. That is evidenced by his splendid gift to the University of Japan. His general companionship will be missed by all who knew him but they will cherish the memory of his friendship to the end of their lives. To his family he bequeaths as a heritage the ever enlarging influence of a life of activity inspired and guided by high ideals and crowned with success in his chosen work."

## CHAPTER V

### ENTRY INTO PUBLIC LIFE — MARRIAGE

IN the autumn of 1872 Hepburn made his first appearance in public life. He was appointed School Commissioner for the Second Assembly District of St. Lawrence County, under conditions which he thus describes:

"A vacancy in the office of School Commissioner occurred, the incumbent having been subjected to serious charges which aroused a state of excitement in the Commission District. There was a demand for a modernly educated and more up-to-date officer. I enjoyed some prestige in educational circles and the appointing power tendered the office to me. This was in early spring and I occupied the position with the understanding that I would hold it until June, a successor to be chosen at the fall election. There were several unfit school houses in the District, which I either condemned or threatened to, thereby coercing the erection of new ones. This hit the pockets of those concerned and stirred up a hornets' nest indeed. I tried to raise the standard of qualification on the part of teachers and refused licenses to some people who had long been engaged in teaching, but who had failed to keep up with the times, who had neg-

lected to attend school, or in any way furbish up their qualifications. The office gave me an opportunity to extend my acquaintance and advertise myself; this was the advantage which induced me to take it. I tried fearlessly to discharge its duties to the best of my ability, however, and in so doing brought down upon myself a storm of criticism which took a political turn. My opponents vowed they would defeat me at the next election, but people began to ask what I had done, and why was it not right. Sentiment took a decided turn and insisted I should stand for re-election, the opposition practically all disappeared and I was elected for the full term."

As the district was a large one it was necessary for him to have a horse for the performance of his duties, and to secure one he negotiated a loan of seventy-five dollars from a fellow citizen of Colton whose pride it was in after life, when Hepburn had won power and fame, to recall the transaction. At least one disaster happened to the horse during its service, for in a letter which he wrote many years later Hepburn said:

"It seems like old times to get a letter from you. I never think of you without recalling the experience I had when I hitched my horse, not much more than a colt at the time, in front of the County Clerk's office, long enough to deposit some papers to be recorded. The horse in the meantime

climbed a tree and fell over in the cutter, much to the detriment thereof, and you very kindly loaned me your cutter, which I made use of during the week's migrations as School Commissioner, returning at the end of the week to find my own cutter duly repaired and ready for use. You always were a royal good fellow, and I have always had a very warm place in my heart for you."

An interesting glimpse of him at this stage of his career is given by Irving Bacheller, the eminent novelist, who later became Hepburn's intimate friend and sporting companion. In an article which he published in the *North American Review*, in July, 1922, on Hepburn's career, Mr. Bacheller wrote:

"On a summer day, when I was a lad about twelve years of age, in the old Howard school house, in which my sister was then the teacher, I got my first look at 'Bart Hibburn,' as he was familiarly called up there in the hills. My sister had been a schoolmate of his in the academy at Potsdam, and I had heard much about him. It was a moment of dread anxiety when, with a forbidden look through the window near which I sat, I saw this stranger turn into the school yard, sitting erect in a single buggy, and get out and hitch his horse to the fence. I knew it was the Commissioner.

"He entered and shook hands with the teacher and sat down behind the desk. He had a full,

brown beard of a hue not quite 'sandy' but nearing it, I would say, looking back through all these years; deep set blue eyes, a serious, indeed almost a sad, face, and a quiet, dignified manner. He listened attentively as we recited our lesson, doing ourselves poor justice, I am bound to say. He asked two or three questions, congratulated the teacher and went away."

Hepburn's various activities had by this time given him a wide acquaintance throughout the county, especially in the Second Assembly District, which was what is known as a shoestring district running quite across the county. As a teacher, lawyer, and especially as School Commissioner he had made many friends, for he had earned confidence and respect wherever he was known. As School Commissioner he had seven towns under his jurisdiction, and the thoroughness and zeal with which he had performed his duties had won him devoted friends in all of them. In the summer of 1874 it occurred to these friends that he had the qualities which would make him a useful representative in the Legislature, and they proposed to him that he become the Republican candidate for the Assembly in the Second District. The circumstances which led to this nomination are thus recorded by him:

"The duties of this office [School Commissioner] plus my practice made me a very busy man. The

office was not desirable, but how honorably to get rid of it was a serious question. An opportunity offered quite unexpectedly. A certain citizen had represented that district in the Legislature for five years and was a candidate for re-election with the support of all the papers and the county organization. The leaders in the Republican Party were all for him. He was, however, quite unpopular, having contravened public sentiment on several occasions. I was asked to be a candidate in opposition, by excellent people in several of the towns. I took the matter under advisement. I took occasion to attend a conference of the party leaders, called to consider the outlook and plan the ensuing campaign. I told them I had been asked to be a candidate for the Legislature and had been promised what seemed to be good support. If there was any objection to my being a candidate, I could easily pass the matter by. They replied with their tongues in their cheeks, that they could see no objection except the fact that I could not possibly win. I replied that I was young and could afford to be beaten, that I realized that much of the support I might get would be due to the unpopularity of my opponent, rather than love for me, that there was a pronounced feeling against him, which in politics it was quite legitimate to make use of, that I could easily refrain from entering the contest but, once in, I must stay to the end

in loyalty to the faction which was urging my candidacy. They replied, 'Go ahead. Of course we are in favor of the other man and will see to it that you are beaten, but go ahead if you want to.' 'Very well, gentlemen, I am a candidate. I understand your position and I wanted to make my position perfectly plain in order to avoid any possible unpleasant misunderstandings.'

"A legislative career was desirable as it would relieve me from the exactions of the Commissionership, would give more or less notoriety, which is the next thing to fame, and would help my general practice. As the campaign progressed, the prospect of my success brightened. The party leaders took alarm, sent for me, said, 'You have let the public know what you want, hold on to your present office another year, retire from the contest now and next year everybody will be for you.' I called attention to our previous interview when I offered to refrain, told them I was pledged to stay to the end and must do so. I could afford to be beaten, but could not afford disloyalty to those who were earnestly supporting me. They were exceedingly wroth, vowed my present defeat and told me they would never let me get to the front on any occasion. The fight became very intense, my personal acquaintance throughout the district stood me in good stead. My friends came out in large numbers and with great enthusiasm, I car-

ried the town of Canton, the principal town in the district, in a caucus of 1500, by 14 majority and the town of Hermon, where my opponent lived, by 7 majority, and had no opposition in the convention. But these 'powers that be' in the county organization considered their prestige at stake, went to Albany at the opening of the Legislature and let it be generally known that they were opposed to my having any substantial recognition in the organization of the Legislature."

While he was holding the office of School Commissioner, in the fall of 1873, Hepburn was married, on December 10, to Hattie A. Fisher of St. Albans, Vt. Two sons were the result of this marriage, Harold Barton, born April 5, 1876, and Charles Fisher, born July 14, 1878. Harold was delicate from birth and was a physical sufferer throughout his short life, which ended on March 22, 1892. His father, to whom his death was a lasting grief, wrote of him many years later: "Poor fellow! His boyhood sports were all alloyed. Every physical pastime had a string to it. He seems to have been doomed to a life of suffering and an early death. He was sensitive, keen-witted, quick of comprehension, very observing, was positive in his convictions and knowledge, accurate in his observations, his conclusions and his statements; possessed good musical talent; was never idle; very industrious in the things that he

liked; was good-looking; had good address; was proud and ambitious. He had qualities to arouse a father's pride, and gave great promise of a successful contest with the battle of life."

Charles Fisher Hepburn, the second son, was graduated from Williams College in the class of 1900 and served with distinction in the World War, in the Ordnance Department of the United States Army, attaining the rank of Major. He subsequently engaged in business in Cleveland, and died there on June 16, 1923. The mother of these two sons, the first Mrs. A. Barton Hepburn, died in December, 1881.

## CHAPTER VI

### MEMBER OF THE LEGISLATURE

WHEN Hepburn took his seat in the Legislature, in January, 1875, he was practically unknown outside his home county. He was a Republican and a member of the minority in the Assembly, for the Democrats had a majority in that body, and the chances for an ordinary newcomer with slight experience in politics to make a record for himself under such conditions were very poor. But Barton Hepburn was not an ordinary newcomer. The adverse conditions did not bother him at all. He was not there to make a record but to perform his duties to the best of his ability, and to do that he went about the task in his usual way. He made a study of his business as a legislator and mastered its details. He made briefs of the bills as they were introduced, carefully analyzed their contents and effects, and within a few weeks was a recognized authority on all pending legislation. Members of all parties got into the habit of going to his desk when a measure came up for action to get information about it. He spoke but seldom, but always with clearness and to the point. "He was popular with all his fellow-members," said one of them in later years, Charles R. Skinner, ex-

member of Congress, New York State Superintendent of Public Instruction, and, later, Legislative Librarian at Albany, "because he was of a genial disposition, simple and easy to talk with, always thoroughly informed and always square. He was a good debater, never effusive, but always talked with intelligence and to the point. He exerted much influence among his associates and in committees, and his influence upon the enactment of laws was very great."

An interesting incident in his career as a legislator is thus described by Hepburn: "After adjournment, on the first day, I was busy at my desk with my correspondence when this most unusual incident occurred. I became aware that someone was sitting in the chair next me. I glanced at him out of the corner of my eyes, gradually turning to a full view, and beheld a powerful man, over six feet in height, with broad shoulders and a full moon face very pleasantly regarding me. He said: 'I believe I have the pleasure of addressing Mr. Hepburn,' giving the name the Gaelic pronunciation with a decided Scotch burr. I replied, 'Yes, but I am sure I have never had the pleasure of meeting you before; I could not forget you.' 'No, I have called upon you to-day for your name's sake. I hope to meet you many times in future for your own sake. I've quite a little tale which I wish to tell, but don't let me interrupt. I can wait.' I

asked him to proceed, and this is the substance of what he said: 'From your name I assume you are of Scotch descent.' 'Yes, my forebears came from Abbeymilne on Tyne, just below Haddington, and the family was represented by relatives at Athelstaneford, Waughton, Newmyhus, Mailes and generally in the Tyne valley.' 'You perceive from my brogue that I am Scotch. I was born in Scotland. I was what you call a sophomore in the University of Edinburgh (he mentioned the year, which I forget). As freshmen we were subjected to the usual disciplinary treatment by the class ahead of us, what you call "hazing." We in turn, following the usual practice, prepared to subject the freshmen to the usual treatment. We made very elaborate preparations and in execution we went beyond all reason. Some of the things we did were well described in the criminal code. We not only brought down upon ourselves the discipline of the college, but we were arrested, indicted and faced a criminal trial. Everything was done by our families and friends to avoid criminal prosecution but without avail. Public sentiment was fairly aroused, we were scathingly denounced and seemed to have no friends. There was no doubt as to the facts and there was no doubt as to what would happen if the law was applied to these facts when proven.

"'We went to the assize fully convinced that a

fate sinister was to be put upon our lives, our friends and relatives humiliated and disgraced through us. It seemed inevitable and we were schooling ourselves to accept the inevitable. There was no rift in the sombre clouds, no hope. Our case was called, when Sir Andrew Hepburn, a tall commanding figure, with a heavy head of white hair, arose and addressed the court: "I believe I have lived long enough in this community to justify me in claiming your attention at this time and I rise to protest against the very great wrong you are about to do to these young men. They have done wrong and deserve punishment; they have been punished. We hear on every side that this practice in the University is an outrage and must be broken up. I agree with that, but don't visit the accumulated criticism of years upon these young men. It so happens, Your Honor, that you and the Prosecuting Attorney and myself were classmates in this same University. As freshmen we were subjected to similar treatment; as sophomores, we visited the same treatment on the class that followed us—in reason, let us hope, if reason can apply to such unwholesome proceedings. We all did it, all the graduates of that institution are guilty of this hazing practice, not alone these young men. Don't make them the scapegoats of all our crimes. Let us stop the practice, and let us do it through the college authorities and

not attempt to do it by punishing these few for the crimes of the many. I ask that their case be passed, in order that we may confer together and do what is right instead of committing a grave injustice."

"'The case was postponed and the boys were eventually let off with fines, restitution of property and reprimands. You can easily realize our debt of gratitude to Sir Andrew Hepburn. He was a man of wealth and position and seemingly possessed all things that most appeal to men. I knew I never could do anything for him to requite my obligation, but I resolved that if I could ever do anything for anyone by the name of Hepburn I would embrace the opportunity to do so. My name is John F. Smythe. I'm Chairman of the Republican State Committee and have had much to do with public life. You are just entering public life, and if my experience and my influence can be of any aid to you, they are yours to command. Among other things, I am postmaster of Albany and am always in my office at 4 P. M. I shall be glad to have you call at any time.'

"I expressed my appreciation of his offer warmly and told him I would call at the first opportunity, and did so. He asked me what assignments I desired. I mentioned some very important committees, but added in view of the fact that I was very young (twenty-six) and represented the

strongest Republican district in the State and the Assembly was Democratic, I expected very little. He inquired if I had called upon the Speaker and made known my wants. I replied 'No; poor man, he is burdened to death with callers.' He replied, 'How do you expect him to treat you properly if he does not know you and is not made acquainted with your desires? How can he properly organize the Chamber unless he meets and knows something of the material with which he must deal? Your constituents are as important as any, and in their interest, as well as your own, you should call at once; it is not a personal matter; you are a representative.'

"He also said, 'If you could get a committee messengership at five dollars per day, you could appoint some bright young man who would carry books, do errands, act as private secretary and be very helpful. Since the Democrats are in control, a messengership is as much as you could expect. If you were to have such an appointment, give me the name of the man whom you would appoint.' I gave him the name of A. A. Smith.

"I went from him to the Speaker's room, introduced myself, said, 'Mr. Speaker, I suppose you wish to at least visualize the material with which you have to deal and know something about them.' I gave him my age, education, told him I was engaged in the practice of the law and what I had

done generally, all in a very few sentences. He said, 'Come in here,' and led me into his private room, where we talked for twenty minutes. I was well taken care of in committee assignments and was awarded the messengership. Of course, I fully realized to whom I was indebted, John F. Smythe. I was greatly encouraged and was inspired by a determination to break into the running somehow and be a factor in legislation."

Another interesting incident was the following with Governor Tilden:

"Very early in the session Governor Tilden sent for me. He was not only a great man and a great statesman, but a consummate politician withal. He knew the political conditions of the whole State. He said he was familiar with my caucus and the method of my nomination and noted that my opponents were continuing their activities at Albany. From this he inferred that I was an independent man of the type to which he was appealing for support. He stated in general terms his programme for reform, aimed especially at the 'Canal Ring' and hoped he would have my support, adding that the 'Canal Ring' was powerful and thoroughly entrenched and he needed all the help he could get. I understood the flattery implied in his easy sophistry; it was, however, very pleasant and the Governor was clearly right and entitled to support, which I promised earnestly, if not effu-

sively. Presently, the Governor's bill came before the Legislature, creating an Investigating Commission whose meetings were not open to the public and witnesses were not permitted to appear with counsel. This was a 'star chamber' proceeding and seemed to me wrong. Fresh from my law studies, I was familiar with the eloquent literature which had been levelled against 'star chamber' proceedings in the past. Under the rules of the Assembly a member is entitled to ask to be excused from voting and is given two minutes in which to state his reasons. I availed of this privilege and made a speech in criticism of this provision of the bill. No one called time and I said what I wanted to say, then withdrew my request to be excused from voting and voted 'No.' I could not propose a better statement of my views to-day than the remarks I made then. There were only five negative votes: Thos. V. Alvord of Syracuse, Messrs. Johnson and Page of Oswego, Speaker McGuire and myself. Next day *The Tribune* published those five names in mourning with editorial execration. The *Herald* headlines announced 'Canal Ring Extends Into St. Lawrence County.' The denunciation throughout the State was very general. I could easily realize the glee with which my opponents in St. Lawrence County would read these newspaper denunciations. I was very sure I was right, and the more I pondered upon it the

more indignant I became. I went to the Speaker and told him I wished to be recognized for a question of privilege the following Monday night, that I proposed to call attention to this newspaper criticism and then make a speech justifying my vote largely in the form of a brief. He said he would recognize me, and added, 'Prepare your speech and bring it around to me. I will go over it carefully, and perhaps I can make some helpful suggestions.' He was a first rate lawyer. I prepared my speech with great care and it was approved with some changes by the Speaker. I felt militant and happy, but it chanced that Charles Andrews, one of the judges of the Court of Appeals, addressed the Bar Association at this time and he severely criticised the provisions for secrecy in the bill. The Buffalo *Express*, an independent paper of high character, waged a persistent opposition to the 'star chamber,' between whiles strongly supporting the investigation. Sentiment throughout the State was rapidly coalescing in opposition to that feature of the bill. Monday afternoon, the Governor sent for me again.

"I entered the Executive Chamber with mixed feelings as to the prospective conversation, in view of my promised support, followed by my voting against the bill. I made up my mind I would tell the Governor that I thought I could fully justify my vote and was intending to do so that evening. The old Capitol was then in use. There was

a large wood fireplace across one corner of the room and in front of it a very tall concave wire screen. The Governor, who was slight in stature, weighing about 100 pounds, was leaning his back against this wire screen and in front of him John Morrissey, a giant of a man, with thumbs in his arm pits, feet well apart, a long black cigar in his mouth at an angle of 45 degrees, was earnestly presenting some subject. The physical and intellectual contrast presented by these two men was a theme for the moralist. The Governor greeted me with 'I read your remarks on the Commission Bill and you are right. It was a mistake not to take the public fully into our confidence. The people must correct these wrongs and the people must be given full knowledge. The bill will be amended in the Senate in that respect and I hope it will then have your support.' The Governor had nearly the unanimous support of the Legislature and accomplished most important reforms. Of course my question of privilege was never raised. I was aching for a good opportunity to make a speech and the turn matters took was a disappointment. In talking and voting against the Commission Bill I little knew what a storm of criticism I was raising. It was a case of a novice rushing in where experience fears to tread. I was given credit for courage and independent judgment more than I perhaps deserved.

"Early in his administration the Governor gave

a dinner to William Cullen Bryant, followed by a reception to the Legislature, State officials and leading citizens. I was greatly pleased at being included among the dinner guests. There is such a thing as luck, just pure luck. To be sure, luck is prone to perch upon the banner of the ablest and most industrious. I have always been lucky. I went to Albany under the ban of the leading Republicans of my district, struggling seemingly against great odds. Then ensued that most unusual experience with John F. Smythe, the most powerful single influence in the Republican Party. Voting, as did the Speaker, against the Commission Bill put me on good terms with him. McGuire was a lame man, and walked with a cane and took snuff profusely. Immediately following the vote above referred to, he came down the aisle, asked the man sitting next to me to give him his seat. Reaching over and putting his elbow on my desk with an expletive which I will not repeat, he said 'I like you.' I replied 'I'm very glad you do.' He added 'I do. We can do business together. Anything you want of me, don't fail to ask it.' He favored me throughout the session. Thus fortified and with good relations with the Governor, I realized that I had a most favorable opportunity to get on and it was simply up to me to make good.

"People will not think, will not study questions

to a conclusion, they incline to adopt ready-made opinions from the press or from the lips of other people. I soon learned that the best weapons with which to confound an antagonist in debate are facts. I therefore studied the questions that came before the Legislature laboriously and painstakingly and when I saw an opportunity to contribute specific facts in a discussion I availed of it. A man who establishes a reputation for exact knowledge and accuracy in his statements commands a hearing. I was returned without opposition and held the office of Assemblyman for five successive terms, and, when retiring, became Superintendent of the Banking Department of the State."

Hepburn entered upon his second term, to which he had been re-elected by an increased majority, under far more favorable conditions than those which had confronted him a year earlier. There was a Republican majority in the Assembly and consequently a Republican Speaker. During his first year he had been merely a member of the minority of the Committee on Cities. When he had entered upon his second term his ability had won for him such generous recognition that the Speaker appointed him a member of the Committee on Judiciary, one of the most important in the Assembly. Thus he had won the cordial approval both of his constituents and of his legislative associates and his reputation as an able and useful

legislator was firmly established. Thenceforward his advance was steadily upward. His constituents recorded their continued faith in him by re-electing him each year by increasing majorities, and he served them for five years and would have continued to do so indefinitely had he not been summoned to a wider field of public usefulness. In his third term he was again a member of the Judiciary Committee; in his fourth he was Chairman of the Committee on Insurance and a member of the Committees on Ways and Means and on Apportionment; in his fifth he was made Chairman of the Committee on Apportionment and member of that on Judiciary.

While serving on various committees he had secured the passage of many measures of importance. As Chairman of the Committee on Insurance he introduced and secured the passage of several important measures, among them being the law making life-insurance policies non-forfeitable after the payment of three annual premiums, and requiring the insurance companies, upon application, to issue paid-up insurance to an amount which the surrender of the policy would purchase at regular rates.

"In his legislative services," says Mr. Skinner, whom I have already quoted, "he was not a man of words, but of action. He accomplished things in a quiet but forceful way. My recollections of Mr.

Hepburn as a man, a public servant, and a most successful and forcible business man were very pleasant. He was in no sense a sensational man, but a quiet and effective worker."

During the session of 1879, Hepburn's last term in the Assembly, wide public interest had been aroused by a series of hearings before the Assembly Committee on Railroads, of which Mr. Skinner was Chairman. Hepburn had been a close attendant and had been deeply impressed by the developments which had been made regarding the conduct of the railway managers toward the public. The committee's revelations had attracted serious attention in all parts of the State, especially in New York City. On February 6, 1879, the Chamber of Commerce of New York adopted a memorial, addressed to the Assembly, charging that the managers of the railroads of the State, particularly those of the Erie and New York Central, were abusing the trusts vested in them by unjust discrimination in rates, by subordinating the rights of stockholders to private interests which the privileges of their companies were employed to enhance, and by other acts inconsistent with the honest exercise of authority in the operation of the public highways. In response to this memorial Hepburn, on February 28, introduced a resolution authorizing the appointment of a special committee to investigate the charges made in the

memorial. The resolution was adopted and a special committee of five, with Hepburn as chairman, was appointed.

Hepburn was at the time occupying a room in the fourth story of a private house in Albany, living simply and frugally upon his legislative salary of $1,500 a year. As he was busily at work one evening getting ready for the investigation there came puffing his way up the three flights of rather steep stairs leading to the room an immaculately clad member of the "Third House," frock coat, silk hat, and polished boots, who announced that he had called upon him as a friend to give him some quite disinterested advice. In those days the "Third House" was all powerful at Albany. Its leading members, of whom this voluntary visitor was one, were accustomed to take up residence in the lobby during the sessions of the Legislature and summon to them members when a critical vote was in progress. They were confessed dictators of railway legislation. Hepburn's visitor was the very flower of the flock — plausible, voluble, and prince of good fellows. He assured Hepburn that he had watched his course in the Legislature with interest and even with pride. He was a young man of great promise and certain of a brilliant future, provided he made no mistake. It was a fear that he might be making one now that had prompted the visitor to call on him. He wished

to warn him against the dangers of youthful enthusiasm and zeal, and against the peril of making enemies of powerful persons and influences whose friendship and aid would alone enable him to secure the highest success in life. There was much of this sort of talk, but it was as completely wasted on Barton Hepburn in 1879 as it was on Theodore Roosevelt when, at the close of Roosevelt's first term in the Legislature, in 1882, this same kind and disinterested friend called upon him with quite similar advice. Roosevelt, in his "Autobiography," thus describes the incident:

"One member of a prominent law firm, an old family friend, took me out to lunch one day, evidently for the purpose of seeing just what it was that I wished and intended to do. I believe he had a genuine personal liking for me. He explained that I had done well in the Legislature; that it was a good thing to have made the 'reform play'; that I had shown that I possessed ability such as would make me useful in the right kind of law office or business concern, but that I must not overplay my hand; that I had gone far enough, and that now was the time to leave politics and identify myself with the right kind of people, the people who would always in the long run control others and obtain the real rewards which were worth having. I asked him if that meant that I was to yield to the ring in politics. He answered

somewhat impatiently that I was entirely mistaken (as in fact I was) about there being merely a political ring of the kind of which the papers were fond of talking; that the 'ring,' if it could be called such — that is, the inner circle — included certain big business men, and the politicians, lawyers, and judges who were in alliance with and to a certain extent dependent upon them, and that the successful man had to win his success by the backing of the same forces, whether in law, business, or politics."

## CHAPTER VII

### RAILWAY INVESTIGATION

BEFORE beginning its inquiry the Hepburn Committee sent a circular letter to the Chamber of Commerce and Board of Transportation in New York City, and to various representative organizations throughout the State, requesting them to appear before the committee and prefer charges against the railroads in order that a plan of procedure might be determined upon. In response to this letter, the two New York City organizations mentioned, on March 26, 1879, submitted in detail charges of maladministration against the railroad managers which were accepted as covering the whole ground. These charges were then submitted to the railway managers, who replied in a letter reviewing them and taking general issue with them.

Upon the issue thus presented the Hepburn Committee, on July 12, 1879, began taking testimony, holding its first sessions in New York City and others subsequently in Albany, Rochester, Buffalo, Ogdensburg, Utica, and Saratoga. At all sessions the railroads were represented by counsel, who included the best legal talent of the State. Also in attendance were legal and other representatives of

the State's manufacturing and agricultural interests. The New York City organizations that had preferred the charges had also compiled evidence in support of them and had suggested the witnesses that should be summoned. These witnesses included all the railway magnates of the State and other magnates and financial notabilities with whom the railways had had dealings. As a result, there was assembled at the sessions of the committee an array of corporation powers and celebrities, and of legal talent, rarely equalled by a tribunal of investigation. It was, in fact, an epoch-making body, and under the masterly guidance of its chairman, its proceedings were in full accord with and worthy of its high mission. From start to finish they were conducted without fear or favor and with the sole determination to obtain the truth. Of the complete fairness and impartial justice of the committee's action throughout the inquiry there was never a serious question raised. The inquiry was closed on December 19, after 5,600 pages of testimony had been taken, and the committee's report was submitted to the Legislature on January 22, 1880.

Writing of the investigation Hepburn said: "The railways interposed every obstacle to the success of the inquiry. They refused to permit an examination of their books and refused to answer certain questions. It was very hard to break

through the crust. We could of course appeal to the courts for an order compelling them to produce their books and answer our questions. Nothing would have pleased the railways better than to have had the work of the committee embarrassed by the laws. Voicing the economy plea, the railway interests defeated my resolution authorizing the committee to employ counsel. This devolved an enormous labor upon me, and the hardest year's work I have ever performed was in conducting that investigation."

The report was a truly formidable document. It reviewed the testimony taken during the inquiry and held that the charges of discrimination had been fully sustained, that railroad stocks had been "watered" to excess, and that the abuses of the proxy system were such as to require prompt legislation to prevent their recurrence.

The committee accompanied the report with several remedial measures, including one for a State Railway Commission, the enactment of which it strongly recommended.

The report was published in full in the principal newspapers of the State and excited wide interest and comment. The fairness and thoroughness of the committee's labors were universally praised. Journals known to be under the influence of railway interests paid this tribute to the committee while refraining from committing themselves to

the support of the proposed remedial legislation. A fine sample of this sort of comment was the following in the New York *Tribune* of April 23, 1880:

"The report is careful and elaborate. It proves an industrious disposition on the part of the committee and a painstaking desire to do justice between the people and the railroads. . . . There is much matter here for future discussion. It is sufficient now to testify to the honest and judicial spirit in which the committee has performed its labors."

The comment of the New York *Times* of the same date was quite different, for it approved the recommendation for a State Railway Commission and added:

"It is evident that the controlling forces of the committee are in harmony with public sentiment as regards both the nature of existing evils and the general character of the remedies to be applied."

The New York *Herald* was no less emphatic in giving its approval:

"The most remarkable feature of the investigation, while it was in progress, was the reluctance of railroad officers to testify and their evasions and surprising professions of ignorance respecting their own affairs. This made a bad impression on the public. It looked as if they had motives for concealment and feared that the truth would damage them. In point of fact the testimony did establish

the accusations by which the investigation was prompted."

The skilful manner in which the committee under its chairman's lead had induced the railway managers to become the most damaging witnesses against themselves, commanded general praise. They had been beguiled into frank and complete revelation of the secrets of their own business and had thereby confirmed the truth of the charges against their conduct. Writing of their testimony, in his book on "Railroad Transportation," published in 1885, ex-President Arthur T. Hadley of Yale University, a recognized expert authority on railway matters, said:

"The 5,000 pages of testimony form by far the best authority on certain matters of railroad management which has ever appeared in print."

As soon as the report was published the accused railway managers began a systematic effort to defeat the proposed legislation, especially that part of it prohibiting discrimination in rates and providing for a Railway Commission. Writing on April 23, 1914, to Doctor John H. Finley on the subject, Hepburn said:

"Accompanying the report we submitted a bill which resulted in the creation of the Railway Commission of this State, regulation of railroad accounting, the use of proxies and other matters, all of which became law. The report was severely de-

nounced by all the railroad people and the recommended legislation was severely fought by them. They organized excursion demonstrations from all parts of the State, carrying people free and paying their hotel bills, to denounce the legislation, but it all did no good. They did, however, succeed in preventing the printing of any extra copies — economy was their plea. There were only enough printed to supply each member of the Legislature and the usual State officials and officers. The demand for the same was very great and more pronouncedly so on the part of the railroads.

"I had a number of copies printed and bound, I think about 100 or 150, for my own use for distribution. I gave three copies to the Congressional Library, the Astor Library in this city, and some other public libraries. The demand was so strong that they all went into the possession of people who made more or less use of them. It was a revelation to the public, and the railroad people as well, the things we disclosed and exposed."

The report and testimony filled five large volumes and constituted a compendium of information on railway methods and acts which is without an equal in railway literature. At the hearings on the proposed legislation before the Railway Committee of the two houses of the Legislature the railway managers and their legal counsel appeared in full force and denounced the legislation in the

presence of the "popular uprising" which Hepburn describes in the letter quoted above.

After they had finished, Hepburn appeared before the Assembly Committee on Railroads, on March 18, 1880, and spoke at length in defense of the bill. In his speech he passed in review the various arguments that the railway managers and their counsel had made in opposition to the measure, and in doing so skilfully and effectively turned them against their own case. His speech is much too long for publication in these pages, and the greater part of it is devoted to the defense of proposals of reform in railway management which have long since been made law, but a few citations, revealing his method of dealing with his opponents, are well worth reproducing. Alluding to the exceedingly delicate and difficult task of drafting the legislation necessary to correct the evils which the testimony had revealed, he said:

"In this we received no aid from railroad experience. They took the position that the Legislature had no right or power to confer upon us the authority to call for their secret preferential rates — to be sure, when the committee ruled otherwise, they promptly complied — they took the ground throughout that no legislation was needed and none should be had. You, gentlemen, have enjoyed what we did not, a railroad criticism upon this matter. To be sure, it is from a prejudicial source,

largely disingenuous, and wholly of a negative character. Yet, if any errors exist it is safe to assume they have been pointed out, for all the ingenuity, eloquence, wit, and sarcasm which they command — and they have the lion's share of this, as of all things — have been brought to bear upon this measure. We knew that we would be criticised, whatever we did. We expected that and we made up our minds to it."

While the hearings on the bill were in progress before the Assembly Committee on Railroads, there had been a great flood of people from various parts of the State to testify in favor of the railroads. After asking why these friendly witnesses had not appeared before the Investigating Committee, although they had been cordially invited to come there, Hepburn, alluding to the counsel of the railway managers, said:

"I must compliment these gentlemen, especially my friend Mr. Depew, for not producing upon the witness stand these various parties who have appeared before you, and for waiting until the eve of legislative action and then bringing them — no, Mr. Chairman, I will not say that — then trusting in Providence — for I know they have any amount of confidence in Providence — to raise up a tidal wave of public opinion, just in the nick of time, that should send down here every man throughout the length and breadth of this State who had enjoyed

preferential rates, as one man and as of one accord, to protest against the passage of this bill, to swarm the corridors of the hotels and crowd the lobby of this chamber, to organize themselves into processions, to engage the best and ablest talent in the country, and by eloquence, by argument, by persuasion, by protestation, and by threats even, seek to embarrass the judgment of this Legislature and overawe its action by a popular demonstration. Certainly they have as much right to come here and express their views as any one, and no one rejoices more that they did come than I. Their arguments and everything in that line are right and proper, and I don't know but it is right and proper to come down here and organize as they did for the purpose of creating a popular sentiment against this bill."

Still pursuing Mr. Depew, Hepburn thus revealed the "true inwardness" of an alleged popular petition against the bill:

"I wondered that they did not go further and get petitions against this bill, but my wonder ceased yesterday, upon hearing it stated that just such a petition had been sent to every man in the State. The evidence shows that not less than 40,000 men in this State are in the direct employ of the railroads, and that at least three times that number get their living from the railroads but are not directly in their employ; then add all these gentle-

men who are obligated to them by special privilege and (although I think Mr. Depew overstated the matter yesterday, when he said that three millions of the population of this State lived upon the railroads) let them circulate their petition, and without going 'outside of their family' they can send down petitions here with over 200,000 names; and certainly that is more formidable than ever appeared in legislative halls before."

Continuing, he brought mortal ridicule upon the entire body of railway defenders by saying:

"There was one other thing that struck me in the remarks made in the early part of this discussion, and that was the surprise that every speaker expressed at finding so many other men from so many different parts of the State upon identically the same business, with identically the same opinion, and bent upon accomplishing the same result. Well, Mr. Chairman, it was truly a matter for surprise; but there is a parallel case on record. It is reported in Dickens by Mr. Weller. When his father had been engaged to bring down to the election a coach-load of voters from London by one party, he was subsequently seen by a committee of the other party, who remarked to him that the roads from London were very bad. 'Yes; werry.' 'Especially along near the canal.' 'Werry.' 'Unless you are very careful you may land your voters in the canal instead of at the polls.' 'Yes.' And

coincident with that remark he found a twenty-pound note in his pocket. The sequel is explained in the soliloquy of his distinguished son: 'But what I look at is the hextraordinary and wonderful coincidence that arter what that gentleman said, my father's coach should be upset in that werry same place, on that werry same day.' "

One more passage may be quoted as a final illustration of the skill and effectiveness with which Hepburn answered the arguments of his opponents:

"I have taken from the paper what is reported as a part of Senator Pomeroy's speech, in which he says: 'Nobody asks for this legislation; we are satisfied as we are; all we ask is to be let alone.'

" That was repeated by Mr. Blanchard, it was repeated by Mr. Rutter, and was repeated by Mr. Depew. 'Nobody asks this legislation.' Why, sir, there was an assemblage over here in Saratoga last fall, composed of the representatives of the great Republican Party three times in number the body which you represent. The Vice-President was there; a distinguished senator was there; ex-governors and ex-senators were among the delegates, and they placed in their platform a demand for just such legislation as this, and did it by a unanimous vote; and Mr. Pomeroy was there and voted for it. Aye, gentlemen, Mr. Pomeroy was exceedingly anxious to be elected Governor upon

the pledges contained in that platform, and now he comes down here and tells you that nobody demands it. Mr. Pomeroy and all these gentlemen keep posted on all that transpires. The Democratic convention assembled at Syracuse a week later. In their platform, even in more explicit terms than did the Republican, they demanded: 'Fifth. That railroads be prohibited by law from unjust discrimination, and from favoring localities and individuals.' And yet nobody demands it! The successful candidate for Governor, in his letter of acceptance, gave special prominence to this subject, and held out to the voters of this State as an inducement that if elected he would endeavor to obtain recognition of, by legislation, the very principles that are embodied in this bill; and yet no one demands it! Aye, gentlemen, in the discharge of the duties devolving upon him as the Governor of this State, in suggesting to you, in his annual message, what subjects ought to engage your attention and what ought to be engrafted upon the statute book, he calls particular attention to the matter, and says that all discrimination should be forbidden and secrecy of rates should be forbidden; and yet these gentlemen, knowing all these things, and knowing that you know them, rise before you and before the people of this State and say that nobody demands it. What a set of nobodies we must have to assemble in their respective

conventions to represent our different parties! What a nobody must sit in the executive chair today if nobody demands it! I respectfully submit, sir, that there is not a more solemn and emphatic, a more comprehensive, form in which a demand could be made for just this identical thing than was made and is made in the manner which I have suggested."

There was no action on the bills in 1880. In 1881 the Assembly passed a bill creating a Railway Commission, but it failed in the Senate. In both these years, particularly in 1881, the defeat had been caused by the factional fight in the Republican Party between what were known as the Stalwarts and Halfbreeds, culminating in the resignations of Senators Conkling and Platt. The Stalwarts would not support the legislation because there was a Halfbreed Governor, who would have the appointing of the Railway Commission.

The constant agitation of the subject had greatly increased public support in its favor and finally in 1882 the bill creating a commission was passed with the proviso that it should not go into effect till 1883.

Writing, in March, 1923, in response to a request for his estimate of the effect of the report and the subsequent legislation, ex-Judge Ledyard P. Hale, counsel of the State Public Service Commission, said:

"The investigation and report of the committee of which Mr. Hepburn was chairman was practically the beginning of railroad rate regulation in the United States. One of the proposed acts, which was not adopted at the time by the State of New York, was later incorporated in the Act to Regulate Commerce in what was known as the long and short haul clause, a provision that a railroad should not charge more for short hauls which were parts of long hauls than for the long haul and should not charge more between any two points within and between the terminal points than between the terminal points themselves; also the prohibition against special privilege, rebates, discrimination in charges or facilities between other common carriers or between shippers, etc. These prohibitions were first carried into the Act to Regulate Commerce and then adopted by all the States practically which have adopted the commission idea of regulation.

"I think it entirely accurate to say that the influence of the Hepburn Committee report on public opinion throughout the United States was even greater in an indirect way through the education of the public mind than through any direct statutory enactment resulting in the State of New York, for as a matter of fact the State of New York did not really adopt the recommendations of the Hepburn Committee until the enactment of the Public

Service Commission Law in 1907, at which time it borrowed many of the provisions with little change that already had been enacted into the Act to Regulate Commerce."

In 1876 Hepburn was a delegate to the Republican State Convention, and of that body and his personal experience in connection with it, he writes in his notes:

"St. Lawrence County belonged with the Liberal element of the Republican Party and could be generally relied upon to train with that element except when good judgment would dictate otherwise. Judge Robertson of Westchester was the Liberal Republican candidate for Governor. Wm. M. Evarts was the candidate of another and still darker shade of Liberal Republicans. Ex-Governor E. D. Morgan was the candidate of the Stalwarts. Morgan was beyond all question the best equipped for the office and had made a most acceptable Governor. I persuaded the St. Lawrence delegation that it was wise to vote for Morgan and they agreed to let me cast the vote for the county. In the convention Chauncey M. Depew, in an eloquent speech, nominated Judge Robertson; Ben. Phelps, the District Attorney, in a model nominating speech, presented ex-Governor Morgan; and then George William Curtis, in one of the finest oratorical efforts I have ever heard, presented Mr. Evarts. He roused the convention to the highest

pitch of enthusiasm. He swept the St. Lawrence delegation off their feet and they informed me that the delegation must be polled and each one vote as he chose. I voted for Morgan, all the other delegates voted for Evarts. Morgan was nominated, but it was not a Republican year and he failed of election.

"My vote attracted the attention of Roscoe Conkling; he sent for me that evening and not alluding to my vote, discussed many questions of party interest and expressed a desire for closer relations in the future. Following the railroad investigation in 1879 Mr. Conkling invited me to a discussion of the railway situation and remedies for possible wrongs. Mr. Conkling was a handsome man of large proportions, was over six feet in height, broad shoulders, decidedly athletic in appearance, an impressive eye, a born orator, dignified to the point of hauteur. He was fascinating in the relaxation of private conversation and I greatly enjoyed and profited by my visit to him. He had in mind to make a specialty of regulating and reforming railway management. He canvassed my fund of information to the point of exhaustion and talked freely about his purposes as to national legislation. His programme was cut short by his resignation from the Senate."

## CHAPTER VIII

### SUPERINTENDENT OF BANKS

IMMEDIATELY following the completion of Hepburn's labors as head of the Railway Investigating Committee Governor Cornell appointed him Superintendent of the Banking Department of the State of New York. The appointment was confirmed unanimously by the State Senate on April 13, 1880. In recording the event the newspaper correspondents at Albany said that Hepburn's services in the Legislature and at the head of the Railway Investigating Committee had shown that he was capable of filling his new position acceptably. His reputation as a man who could be depended upon to fill efficiently and worthily any position to which he might be assigned, was firmly established. The general confidence that he would make a satisfactory Superintendent was fully vindicated by his conduct of the office. There was not a bank in the State that did not realize after he had been in the office for a short time that there was a real Superintendent in action, a man who regarded it as the first duty of a Superintendent to superintend. Hepburn could not be a figurehead in any office, no matter what might be its nature. He proved

this over and over again during his career. Whether he was the head of a committee, a club, or a bank, he was always the head and was always performing all the functions of the position. When he became Superintendent he at once made himself master of the office, as he had made himself master of every previous position that he had held, and, armed with full knowledge of his powers and duties, he acted without fear or favor. He exercised all the powers that the laws gave him, and showed so convincingly that other powers were necessary that new laws were subsequently enacted under which the usefulness of the office was greatly increased.

An interesting glimpse of Hepburn's methods as Superintendent was afforded by himself in a conversation which he had at luncheon, a few months before he died, with Doctor Benjamin M. Anderson, Jr., economist of the Chase National Bank. Doctor Anderson gave the author this account of it:

"As Superintendent of Banks in New York, Mr. Hepburn told me, he had authority to make examination of banks only when he had suspicion of something wrong. He felt, however, that general examinations were necessary and desirable. He felt that there must be many things wrong, in view of the experience of examiners with national banks at about the same time, and he decided that he would examine the banks of New York City.

"In order to avoid the danger of a run on the banks which he examined, he picked out a bank which was generally regarded as absolutely sound as the first bank to visit. When he appeared to examine it, he was met by the sharp protest of the cashier that he had no ground for suspicion. The cashier was so vehement that Mr. Hepburn said, 'I had no particular suspicion when I came in, but now I am suspicious,' and peremptorily demanded the books of the bank. In less than an hour, he called the president of the bank and said to him: 'Mr. President, your cashier is a thief. He has stolen at least $75,000 from you. He has probably stolen more.'

"The president was dumfounded, but very much impressed. The cashier was called. He immediately confessed to peculations totalling something over $100,000.

"The episode," added Doctor Anderson, "led Mr. Hepburn to go further. No other bank objected to examination. My recollection is that he said he went through all the banks of the city, and that the disclosures led to a change in the law, requiring the Superintendent of Banks to make something like a regular examination."

In a statement which he made to the press on January 18, 1883, a few months before leaving office, Hepburn said: "There have been only two bank failures in the State since I became Super-

intendent. One was that of a bank in Watertown, and the other the somewhat recent failure in Rochester. In the case of the Watertown bank, I suspected that it was not on a sound basis when I came into office, and I made an examination and found its capital impaired by loans to its directors. I required those loans to be made good at once, which was done. Some months afterward the bank failed, but just before that a report was made to me under oath by its cashier and president that there were no outstanding unsecured loans to its directors. It turned out afterward that there were small loans to more than the amount of the bank's capital."

When asked if there had been any prosecution of the bank's officers for perjury, Hepburn replied:

"No, I believe not yet, but it ought to be somebody's business to undertake such a prosecution.

"In the case of the failure of the Rochester bank, which was caused by the cashier speculating with the funds, there can be no foresight on the part of any State supervising agency that can prevent such an occurrence. The law is very defective in regard to the examination of banks. The Superintendent is directed to make an examination only when he has cause to suspect that there is something wrong or unsound in the condition of the bank. If I begin the examination of a bank suspicion arises in the public mind that there is something wrong, and

naturally I do not want to make an examination unless I think it absolutely necessary. The law should be amended, and require all banks to be examined at least once a year.

"There is no objection to such a change in the law except from rural banks, and generally they exercise a good deal of influence over the members of the Legislature from their districts. These private bankers ought to be prohibited from using a name that would imply a corporation. For instance, a man will start a private bank in a country town, and call it 'The Citizens' Bank,' which would imply that it was incorporated and subject to State control, thus creating a false impression and misleading people at a distance."

In his annual reports as Superintendent in 1881 and 1882 Hepburn recommended annual examinations and set forth his views concerning the regulation and control of private banks. As a result the banking laws of the State were amended in 1884 so as to require examination of all State banks once a year, and in 1905 so as to require examination twice a year. In 1914 a still further amendment was adopted bringing private banks under the examination requirements. The immediate effects of this amendment were the compulsory closing of eight private banks in New York City and the voluntary liquidation and closing of five others in various parts of the State. In

his interesting book, "The Romance and Tragedy of Banking," Thomas P. Kane, for many years Deputy Comptroller of the Currency, says: "Mr. Hepburn's administration of the Banking Department of New York was very successful and satisfactory, and was generally commended by the banks and the public. In recognition of his exceptional ability as Superintendent, in 1883 he was appointed receiver of the Continental Life Insurance Company of New York City, and liquidated the affairs of that company."

Writing of his service as Bank Superintendent, Hepburn says in his notes:

"The period of my administration was one of quietude and general prosperity. One incident occurred both unusual and interesting. A strong bear campaign was organized to break the price of stocks. It was said that the managers of this campaign had fortified themselves by obtaining a credit of $25,000,000 abroad. The drive was against the Vanderbilt and Gould stocks. W. H. Vanderbilt pegged Lake Shore at 77 and took all that was offered at that price. Jay Gould pegged Missouri Pacific at about the same price and took all offerings. Of course their borrowings were enormous. The bears borrowed too. Their plan was to create a money stringency. They borrowed all the money they could on margin and then hoarded the checks given them by the banks

as a result of their loans. They made no use of them either by personal presentation or sending them through the exchanges by depositing them in their respective bank accounts. The banks had made large loans but still had all their money on hand; in other words, they had outstanding a large volume of checks which might come against them at any time and likely all would come against them at some critical moment to be determined by the bear campaign managers. The banks became timid about making loans and a real money stringency was created. Vanderbilt and Gould were pressed almost to the breaking point. They appealed to me to verify the situation, which I did. Chas. J. Folger, Secretary of the Treasury, was appealed to to relieve the money market. He came to New York and met the leading bankers who stated the situation which I was asked to verify. After full investigation the Secretary offered to anticipate the payment, without rebate of interest, of $25,000,000 of 5% United States bonds which lacked several months of maturity. This brought $25,000,000 out of the Treasury and into use, broke the stringency, and the bear campaign was over without accomplishing its purpose."

While serving as Superintendent of Banks, in 1882, Hepburn was nominated as its candidate for the office of Congressman-at-Large by the Republi-

can State Convention. This was the convention by which Charles J. Folger, formerly a judge of the Court of Appeals of New York, and at the time Secretary of the Treasury in the Cabinet of President Arthur, was nominated for Governor. There had been a bitter contest in the convention between the Blaine and Arthur factions in the State, and it was charged by the Blaine partisans that the nomination of the Folger ticket had been forced upon the convention by the use of Federal patronage exerted through the influence of the Arthur administration. It was asserted also by the Blaine partisans that the nomination of Folger was the first step in an organized movement to make him the Republican nominee for the Presidency in 1884. The convention had adjourned with unmistakable signs of deep dissatisfaction among the rank and file of the party, and the press comments upon its action foreshadowed clearly a formidable revolt against the ticket led by the chief Republican organ, the New York *Tribune*, then an avowed and earnest advocate of the nomination of Blaine for the Presidency in 1884.

Hepburn was quick to discern the signs of coming party disaster and the worthlessness of a nomination under such conditions. Accordingly, a few days after the convention adjourned, he wrote a letter, October 2, 1882, to the Chairman of the Republican State Committee, in which he said:

"It is quite apparent that, owing to the unfortunate circumstances that have come to light since the adjournment of the convention, a very large portion of the Republicans of the State are not disposed to accept its conclusions as an authoritative utterance of the party.

"It seems to me that for the purpose of attaining such a result all questions should be submitted anew to the representatives of the party assembled for such a purpose, and in furtherance of that object, while fully appreciating the very high compliment paid me by the convention, and returning my sincere thanks for the same, I deem it my duty to acquaint you with my declination of said nomination."

This was an eminently characteristic Hepburn letter. A nomination with a taint of trickery upon it was not only unattractive to him but repellent. Straightforward and inflexibly honest in all his dealings, he refused in this political instance, as he consistently refused throughout his financial career, to have anything to do with proposals or projects of any sort that lacked those qualities. Innumerable instances of this character will appear as the story of his life advances.

His declination of the nomination called forth quite general approval from the press, including the following from *The Tribune:*

"Mr. Hepburn's letter is modest, manly and con-

sistent. . . . He is unwilling to hold a nomination under such circumstances, and so withdraws. He will stand all the stronger for this with the great body of Republicans."

The result of the election in November showed the wisdom of Hepburn's action. The revolt against the Folger ticket was so formidable that Grover Cleveland, the Democratic candidate for Governor, was elected by nearly 200,000 majority, an unprecedentedly large figure previous to that time. Subsequent events were to show also that the impetus imparted to Cleveland's political fortunes was so great as to land him in the Presidency in 1884, and again in 1892.

In February, 1883, Hepburn was appointed receiver of the Continental Life Insurance Company of New York, holding that position for about three years. During that period many important suits were tried in the courts and many other complex legal problems were solved. In the direction of these and other matters, and in bringing about a final settlement, it was the verdict of all persons familiar with the subject that Hepburn exhibited rare skill. Up to the time of his discharge as receiver, August 9, 1886, he had received and disbursed a total sum of $332,511, and had completed the payment of three dividends, the first of 15 per cent, the second of 8 per cent, and the third of 4 per cent.

## CHAPTER IX

### SUCCESSFUL LUMBER OPERATIONS — SECOND MARRIAGE

WHEN Grover Cleveland became Governor of New York in 1883 he tendered a reappointment as Banking Superintendent to Hepburn, which the latter declined for these reasons: "I was land-poor. I had acquired so much timber land in St. Lawrence that I could not pay the taxes and interest on what I owned, support my family and be Superintendent of Banks. It was necessary to utilize some of my real estate holdings by getting the same into market. I went back to St. Lawrence and for three years became principally and essentially a lumberman, making a market for all my timber properties.

"Marcus W. Ball, of Troy, New York, a lawyer, a man of literary attainments, and one of the best conversationalists I have ever had the pleasure of knowing, owned the east half of the Township of Clare, St. Lawrence County. He prided himself upon never paying any taxes upon this land. He allowed it to be sold for taxes and then proceeded to have the tax sale set aside for some irregularity. After a tax sale at which his son-in-law

was the purchaser, Mr. Ball passed away. He had previously sold a dozen small parcels, cedar swamps and sugar orchards, and conveyed the same. The owner of one of these lots sold the same and sought to convey title but found his title clouded by this tax sale covering the whole half township. He consulted me. I told him his title was perfectly good and the owner of the tax sale title would undoubtedly be glad to give a quitclaim deed. We got together the owners of all these parcels, who had of course paid their taxes, and I proposed quitclaim deeds covering the same and sent them on to Mr. Ball's son-in-law with a full explanation of all the circumstances, and the assurance that the tax title was void so far as these lots were concerned, and that the simplest and easiest way for both interests was to have him execute and return the enclosed deeds. He replied that he was not making presents of real estate; if any one wished to purchase he was willing to sell for a fair consideration.

"As a 'fair consideration' I commenced a suit to void his title as a whole. He employed a very indifferent lawyer, who came on to the trial. The judge thought it was a case for a referee rather than a jury and so referred it with instructions to the referee to permit no delay in the trial. Our opponent then retained Judge Cowing, who told him his title was bound to be set aside, that he

should have executed the deeds sent him and the only course was to make a settlement. My clients had offered to execute the deeds, pay all costs and allow a reasonable attorney's fee. I told them that considerable water had passed over the dam since that offer was made, that I had between $4,000 and $5,000 of claims against the Ball estate for collection, that the estate was reported insolvent and it might be necessary to throw the title to this half township back into the estate in order to make it solvent.

"Finally they proposed that I take the settlement of the estate in charge; that they pay all expenses and disbursements and that I make no charge for professional services. I could thus protect the claims of my clients, treat all claimants alike, perfect the title to this half township; and whenever I was satisfied that the title was good I was to be allowed to buy a one-half interest in the tract at fifty cents per acre. I accepted this offer and discovered that Mr. Ball owned wild land in Essex County and other real estate of considerable value. The estate paid all debts in full and distributed a considerable sum to widow and heirs and I became half owner of the Clare tract.

"The Grasse River, not many miles north of Canton, separates into three branches. The north and middle branches divided this Clare tract into three nearly equal portions. These branches were

not navigable for logs, but by an expenditure of money could be made so. I wanted to build a mill at Canton, improve the navigation of these rivers and harvest the crop of timber available. I induced my partners, Messrs. Ball and Brown, to visit the tract and investigate my proposition, with the understanding that, if found feasible, they would join in its execution. They did so and their verdict was this in substance: 'Mr. H., we have complete confidence in your honesty and sincerity and for that matter in your judgment, which seems fair and reasonable, but we do not have to go to St. Lawrence County to make money. We know how to make money in our present business and the amount of money you ask us to put into this enterprise, expended in enlarging our present business, would make us as much or more money than we can fairly hope to make in this proposed venture. In the one case we would have to depend entirely upon you, in the other we would depend upon ourselves in a business we thoroughly understand. We are not going to join you, but we will sell you our half interest in Clare for fifty cents an acre, give you title, take a mortgage back for five years at 5% interest, and will release from the mortgage any portion you may sell at $9 per acre.'

"I became the sole owner of the Clare land. Harmon & Rice, of West New York, owned large

tracts of land on the main branch of the Grasse and joined me in building a mill at Canton with a capacity of 25,000,000 feet of lumber. I blasted out the channel, built wing dams and flood dams on the north branch and banked 9,000,000 feet of logs. Our lumbermen, accustomed to the enormous flow of water in the Raquette, predicted failure and bankruptcy. I had seen logs floated down small streams in the West and was confident. My logs were only four miles from the main branch and the stream ran mostly through farming land, which means that the ice broke up very early. Canton was full of log drivers waiting for the ice to go out on the head waters of the Grasse. I put 200 men on this four miles of river and in four days had the entire logging output in the main branch, when the spring floods floated them to Canton without effort.

"My credit was always good and I used it to the limit before these logs were sawn, seasoned and sold. Lumber was sold on four months' time and when I was able to substitute notes of wholesale lumbermen in the banks for mine, I was very glad and I think the banks were glad too. The notes represented a well-considered business enterprise and had ample real value back of them, but a Bryan campaign or a 'Venezuela message,' or anything to impair public credit and confidence, would have been a great strain upon me. I had

demonstrated the navigability of these small streams; the contrary belief, coupled with the fact that there was no large mill on the Grasse to make a market for logs, was the reason I bought this land at such a low price.

"I sold my half interest in the mill to Harmon & Rice and then sold stumpage and let others do the lumbering. The knowledge of lumbering and its possibilities which I got from having lumber interests as my clients enabled me to visualize the money opportunity which this land possessed. The fruition involved some time but my books show a net profit from this Clare tract of $143,000. I learned from my lumber clientele that the farther you got from the 'stump' the more money you made, hence my decision to retire from the lumber business and be content with marketing my timber."

Hepburn had been much helped in one of his land purchases by his knowledge of surveying, which he had acquired in his school-teaching days, and mainly from books. There was very little knowledge of this kind in that region at the time and he was looked upon as a wizard by the lumbermen and, indeed, by many of his fellow citizens. In one instance he made himself unpopular in the town by declaring that a church steeple, whose height was a source of local pride, was several feet less than it was claimed to be. His assertion was greeted with

*E. K. Rossiter, Architect*

"ALTNACRAIG," THE HEPBURN RESIDENCE AT RIDGEFIELD, CONNECTICUT

indignant derision until the architect of the church was consulted and had replied that Hepburn's figures were correct to an inch. How Hepburn could have discovered the height was a profound mystery. Again he aroused local wrath by saying that the distance between two points on the Raquette River was nearly a mile less than what boatmen were alleging and basing their charges upon. This assertion, being also substantiated, added to the wizard belief. But most bewildering of all was when in the woods he was able to tell the height of a hill and the exact distance over it without climbing it. That was conclusive evidence of uncanny powers.

His large lumber interests gave him prominence in the county, and in 1888 he was elected a member of the Board of Supervisors, in which he served for one term, or until his appointment as National Bank Examiner for New York called him to that city.

While living in Canton, Hepburn became acquainted with Emily Lovisia Eaton, who was at the time a student in St. Lawrence University, from which she was graduated with honors in the class of 1886. She was a native of Montpelier, Vt., and a niece of Dorman B. Eaton, who was known not only in New York but throughout the land as one of the chief pioneers of Civil Service Reform and a valiant champion of all worthy causes. Hep-

burn was married to Miss Eaton on July 14, 1887. There were two daughters by this marriage, — Beulah Eaton, who became the wife of Robert R. M. Emmet, a lieutenant-commander in the United States Navy; and Cordelia S., who became the wife of Paul Cushman.

Hepburn, as has been recorded, moved his residence from Colton to Canton in 1885. Shortly after his second marriage he took up his residence in a house which he had had erected there. In this he lived till the fall of 1889, when, in order to attend to his duties as United States Bank Examiner, he spent the winter in New York City, his family remaining in Canton. In the fall of 1891, he removed with the family to New York City, which became his permanent residence till his death. In 1908 he took possession of a handsome summer home which he had built at Ridgefield, Conn., still passing his winters in New York City.

## CHAPTER X

### NATIONAL BANK EXAMINER — COMPTROLLER OF THE CURRENCY

THE exceptional ability that Hepburn had shown as Superintendent of Banks won for him not merely a local but a national reputation. He was a recognized expert in the banking field, and his appointment by the Comptroller of the Currency, in June, 1889, as National Bank Examiner for New York City and Brooklyn was universally hailed as an eminently fit selection for a position which is the most important within the gift of the Comptroller of the Currency.

How the tender of the office came to him he explains in his notes. He and his wife were spending the winter of 1888–89 in the South, where he was considering the question of taking up his residence and organizing a bank. "I was comfortably seated on my front piazza," he writes, "with half closed eyes, dreamily analyzing the situation and trying to figure out what next, when I was interrupted by a telegraph messenger who handed me a message. It was from ex-Senator Thos. C. Platt and said: 'If you are to be in New York in the next few days call, I want to see you.' I took the afternoon train and called next morning. He

said: 'The position of Bank Examiner for the Port of New York is vacant and none of the boys seem competent to fill it. You certainly are and if you want the place you can have it.' I asked him to let me walk around a few blocks and come in again. I called upon F. P. Olcutt of the Central Trust Company, a close friend of mine. He said: 'Want it? Of course you do. It will bring you back into the financial district and pave the way to a connection with some important financial institution.' He returned with me to Mr. Platt and then procured letters of endorsement from a dozen leading banks. Senator Hiscock arrived in the afternoon from Syracuse and together we journeyed to Washington, where I secured my commission from Comptroller E. S. Lacey."

He went about his new task in the invariable Hepburn way — he went to the bottom of it and mastered it thoroughly. "Entering upon my new duties as Examiner," he writes, "privileged to go behind the scenes, to inquire into all phases of bank management in one of the greatest financial centres of the world, in close conference and discussion with the managers of these institutions as to banking policies and principles, I asked myself anew, What is a bank? Why is a bank? What service does it render and how should the service be rendered as to stockholder and public? How do banks make money, how should they make

money, and how is money lost in banking? The actual condition of America's greatest banks gave concrete answers to these questions, the experience and opinions of America's greatest financiers illumined the concrete answers that their balance sheets presented.

"I carefully analyzed the profit and loss accounts of every bank I examined to see the source of their gains and losses and later generalized their data for the city as a whole. I differentiated lines of business to see which were safest and what ones most hazardous. I carefully noted the method in each bank for analyzing their accounts in order to know whether they were profitable or not. Banks in gunning for business would take checks and credit them as cash subject to be drawn against. These checks would be payable all over the country and would take time to collect and frequently involved the payment of exchange in addition. It frequently happened from this practice that very large apparent balances were not sufficient to make any part of them the equivalent of cash. Banks were lending their customers funds in this way, by treating out of town checks as cash, without knowing that they were thus extending credit. Combining the best methods of the different banks as a basis and improving the same I proposed an analysis sheet which made it easy to determine whether an account was profitable or not. I feel

that I was helpful to the banks by urging the use of such analytical methods. We used to have many small commercial banks scattered throughout the city. It was usual for such banks to become city and State depositaries. A certain type of people who wished to butt into financial circles were in the habit of organizing such institutions or buying control of some existing ones. This class of banks, in time of money stringency, were very apt to be in trouble. This was notable in the case of 1907. All this has been done away with by authorizing State institutions to establish branches, as a result of which strong State banks and trust companies have covered the city with branches and give every locality banking facilities without the unwarranted burden involved in the overhead charges of a separately organized bank."

A few months after he entered upon his new duties Hepburn had an opportunity to show his mettle. A hint reached him that the affairs of two banks in New York — the Lenox and Sixth National Banks — were in a condition to arouse suspicion. He went at once to them, made a hurried examination and ordered them to be closed immediately. He discovered that a scheme had been planned to loot them by embezzling and misusing their funds. His prompt appearance and action had arrested the plan before it could be executed, and he secured the restitution of the funds and had

the banks reopened for business a few days later. At the same time he had the three guilty persons arrested, indicted, and brought to trial. He appeared as the chief witness and made out so clear and convincing a case against them that they were convicted and sentenced to the penitentiary — two for six years each and the other for seven and a half years.

Hepburn's own account of the incident is the following:

"Soon after I became Examiner some promoters bought control and assumed possession of a very good uptown bank, the Sixth National. It had a small capital but big surplus. The presumption was that, being in possession, they would attempt to finance their purchase by utilizing the securities of the purchased institution. I proceeded to examine the bank two days after they got into the same, found they were selling the good securities which the bank owned and substituting alleged securities of more than doubtful value in their place. I closed the bank, only temporarily, had these men indicted and the three leading spirits, James A. Simmons, Peter J. Classen and George H. Pell, were sent to prison. It transpired that they had the most systematic arrangement for check-kiting that has ever been developed. Mr. Pell stated at the trial that by check-kiting they had had the use of $250,000 for the past year with-

out using any money at all. They had about twenty accounts. Wheeling, W. Va., and Chicago marked the western limits. Pell drew all the checks and made all the deposits. He would deposit checks so as to make his balance good for the drafts he drew and by continually utilizing these twenty banks, keeping a flood of drafts in the air or in the mails, he was able, as he testified, to have the use of $250,000. Of course that would not have been possible but for the bad practice, then existing, of receiving out-of-town checks and crediting the same as cash. Pell added that if the Bank Examiner had let them alone for a little while they could have worked out the purchase of the Sixth National all right but that $800,000 was too much for them to handle in a short space of time."

Hepburn retained the position of National Bank Examiner till July 27, 1892, when President Harrison appointed him Comptroller of the Currency. Writing of his entry upon this office, Mr. Kane says in his book from which I have quoted in a previous chapter:

"With his experience as a legislator, as Superintendent of the Banking Department of New York State, and as a National Bank Examiner for New York City, Mr. Hepburn came to the office of Comptroller of the Currency thoroughly and unusually well equipped for an intelligent discharge of the responsible duties of the position. His

term of office was the shortest of any Comptroller who had occupied the position, covering a period of only nine months and twenty-three days. Notwithstanding this fact his administration was marked by the same characteristic ability and forcefulness that was shown in every public position he had held. His entire career in public life indicates that he was a man of exceptional attainments and executive force and a worthy successor of the able men who preceded him in the office of Comptroller, a successful administration of which calls for qualifications of the highest type and character, broadmindedness and conservatism."

That the opinion expressed by Mr. Kane was that of persons best fitted to judge of Hepburn's qualifications was demonstrated by a really remarkable petition which was sent to the President on July 6, 1892, asking for his appointment. This was signed by the presidents of all the leading banks of the city and the foremost merchants. Few more impressive documents of the kind were ever sent to a President. The petition respectfully begged to present to the President for his consideration "for appointment to the position of Comptroller of the Currency, Honorable A. B. Hepburn, of Canton, N. Y., now temporarily residing in this city as National Bank Examiner. Mr. Hepburn has served several terms in the Legislature of this

State, and has rendered valuable service as chairman of important committees dealing with financial subjects, and has also served as Superintendent of Banking in New York State. He is eminently qualified for the position of Comptroller, having a thorough and practical knowledge of banking and of the National Bank laws. He is an excellent business man and his appointment will meet with the approval of the bankers and business men of this city. We earnestly recommend his appointment."

Some interesting personal aspects of the appointment are given by Hepburn:

"My personal ambition was to do my duty as a public official and concomitantly qualify myself for an official position in some good bank or trust company. In the early spring of 1890 I was offered the vice presidency of the United States Trust Company, of which Chas. S. Fairchild was president, and accepted the same at a satisfactory salary with the reservation that I wanted a long summer vacation and rest and would enter upon my new duties in the fall. A vacancy in the office of Comptroller of Currency occurred and my name was frequently and favorably mentioned for the position in the public press. The Union League Club recommended my appointment and many other organizations in town as well as individuals did the same. My endorsement was quite gen-

eral, so I sought an interview with Mr. Walsh, the president, and W. L. Strong, chairman of the Executive Committee, of the New York Life, and said to them: 'I don't want the office of Comptroller. I want to be a real factor in New York business life and I want to become vice president of the Trust Company as agreed. I do not want my friends to busy themselves in urging me for a position that I do not think it for my interest to take. Therefore a public statement of our arrangement should be made and I think it will come with better grace from you gentlemen than from me and the object of this interview is to ask you to publish such a statement.' Mr. Strong replied: 'All that is going on as to your being Comptroller is good advertising. It is making you more valuable as a banker. Let matters take their course, if the appointment offers take it, that will make you more valuable as a banker. Whether we like it or not, Cleveland is going to be elected President and if he is, Mr. Fairchild will go to Washington as Secretary of the Treasury and you will come back to New York as President of the Trust Company.' It all happened, except President Cleveland made Carlisle Secretary of the Treasury.

"Levi P. Morton was Vice President, William M. Evarts and Frank Hiscock were U. S. Senators from New York. These three gentlemen took me to the White House and presented me to President

Harrison. I thanked the President for my appointment, remarked that I had some experience along similar lines (Superintendent of Banking Department of New York and National Bank Examiner) and should enter upon my new duties with a good degree of confidence and hoped by a good administration to vindicate the wisdom of my appointment and added: 'I wish also to express my sense of personal obligation for the honor you have done me.' He replied: 'Humph, you don't owe me anything. The appointment was made against my better judgment. I thought we ought to have a Western man with Eastern connections. The Union League said I had turned down all their recommendations since I became President and they were insistent. The four elements into which New York Republicans are divided all indorsed you, so I knew you must have tact and diplomacy. I never doubted your qualifications but you owe nothing to me.'

"It was a characteristic of Benjamin Harrison that he made no effort to build up a personal following. John C. New was the leading Republican of Indiana when Harrison was nominated and elected President. He expected to have much influence with the policies and appointments of Harrison's administration. On the contrary, his recommendations were systematically turned down. He made a final effort, presented a strong case,

and ended with the remark, 'Don't forget, Mr. Harrison, that we made you President.' The reply was 'God made me President.' New recounted his experience to Colonel Ingersoll, whose comment was: 'Well, I've been charged with saying pretty rough things about the Deity, but that beats anything I ever said.' Mr. Harrison was the best of coadjutors. In any question of policy he would listen to the presentation of all sides and then most felicitously and convincingly separate the chaff from the wheat, get at the kernel and state a conclusion in which all would concur."

A striking and characteristic episode in his brief career as Comptroller of the Currency was described by Hepburn himself in after years to his intimate friend, Doctor Benjamin M. Anderson, Jr., from whose personal recollections of Hepburn a citation has been made in a foregoing chapter.

"Again at luncheon," writes Doctor Anderson to the author, "we were talking about the former Attorney General, Mr. Olney. Mr. Hepburn told me of a case where he had had to deal with him. There came to Mr. Hepburn's office a delegation of notables from Arkansas, headed by Senator Jones, to request and to demand that he permit certain friends of a failed bank which he, as Comptroller of the Currency, had in charge, to take up certain bad paper in the bank and pay it off. They represented that this was in the interest of the

depositors, and would improve the assets of the bank. Mr. Hepburn said to them:

" 'Apparently what you want, gentlemen, is the opportunity to destroy the evidence which will incriminate the president of this bank. It is my duty as Comptroller of the Currency to put him in the penitentiary. For me to sell you this paper would be compounding a felony, and the Comptroller is not going to do that.'

"The delegation replied that there was no hope of convicting this man; that he owned the local sawmill, the local newspaper and a great deal of land, as well as the local bank; that the local Federal Judge was under obligations to him; that the local Federal District Attorney would not go out of his way to do him harm; and that it was altogether in the interests of everybody concerned to get what money they could for the depositors.

"A few days later Mr. Olney asked Mr. Hepburn to come over to the office. The Federal District Attorney from Arkansas was in the office. Mr. Olney asked if he thought he could convict A B, the president of the bank. The district attorney smiled and said no, it would be quite impossible; that everybody was friendly to him; that he had large interests there, including the local sawmill, newspaper, and so on, and that it could not be done. Mr. Olney then handed him

a letter of resignation, and asked him to sign it immediately, which he did.

"A week later, Mr. Olney again called Mr. Hepburn over to his office and in his presence interrogated an applicant for the position of district attorney. In the course of the examination, he asked him if he could get a conviction of A B. He said it would be a hard task, but that he regarded the evidence as very strong, and that he thought he could.

"Mr. Olney thereupon told him he would be appointed, and he was appointed. Subsequently, Mr. Hepburn said, the president went to the penitentiary for three years."

In his annual report as Comptroller of the Currency to Congress in 1893, Hepburn made these noteworthy remarks about the supreme value of character in the choice of bank officers and employees:

"Directors give direction and control to the business of a bank, accept and reject credits, and should understand its general condition. The detailed workings of a bank must be trusted to the officers and employees. We cannot have anything better than men. Men make our laws and men enforce them. Men manage our banks. No matter how elaborate the system, how numerous the checks upon error or upon wrongdoing, or however perfect the machinery, the mechanism must

be set in motion and the system operated by men. There is in every system a point where good or ill results depend upon the character of the man in charge. If an engineer wants to ditch his train, he can do so. If the president or cashier of a bank wants to rob it, he can. Well-devised systems may make it difficult. Efficient supervision may make it dangerous. The law may punish, and the certainty of detection and punishment may reduce the risk to a minimum. Hence the chief and most important duty of directors is to select officers of character as well as of experience and ability. They can best protect themselves and best serve the public by so doing."

In the same report he proposed several amendments to existing banking laws, some of which were subsequently enacted.

The reason why Hepburn's term of office as Comptroller of the Currency was so short was that he was appointed to fill out the unexpired term of his predecessor during the closing months of the Harrison administration. He had expected to retire when Cleveland came into the Presidency in March, 1893, but at the new President's request he held over for nine months, or until Cleveland was able to secure from a "free silver" Senate the confirmation of a "sound money" man in Hepburn's place. Cleveland would have been glad to con-

tinue Hepburn in the office, but the latter declined on the ground that, the administration being Democratic, a Democrat was more suitable for the place.

## CHAPTER XI

### BANK PRESIDENT AND FINANCIAL ADVISER

WHEN Hepburn retired from the office of Comptroller of the Currency, in 1893, his reputation as an expert in financial and banking affairs was so high and so well established that requests for his services came to him from all sides. At the moment, negotiations were in progress for winding up the affairs of the Third National Bank of New York City. Hepburn was asked to accept the position of president of the bank and conclude the settlement. He consented, thinking that the time required would be brief. The negotiations failed, however, and he held the position for nearly four years. Writing of his service there in later years, he said:

"I was the last president of that bank. It was consolidated or merged into the National City Bank in 1896. The creditors of the bank were paid immediately, largely by transferring the accounts to the National City Bank. This was true of practically all the active accounts. Some people closed their accounts and went elsewhere. All creditors were paid in full by the Third National Bank in liquidation, in accordance with the United

States law, and thereafter the stockholders were paid *pro rata* as funds were realized."

The officers of the National City Bank were so impressed by his conduct of the affairs of the Third Nationa that they offered him the position of vice president in their own institution, and this he accepted and held for two years. When he tendered his resignation, in 1899, the president of the bank, James Stillman, earnestly besought him to recall it, saying that he need not bother about the duties of the position, might live where he pleased, in New York or London or Paris; what they wanted was to have him in the bank, to have his advice. He was assured at the same time that there was no question of salary — he could name his own. His reply was that he preferred a smaller bank, and in January, 1899, he was elected vice president and director of the Chase National Bank.

At this time Henry W. Cannon was president of the Chase Bank, a position which he had held since 1886. He had invited Hepburn to join the bank, for reasons which he explained in an estimate of Hepburn which he wrote after the latter's death:

"My intimate acquaintance and friendship with Mr. Hepburn began more than twenty-five years ago. It was at my personal solicitation that he became vice president of the Chase National

Bank. I had watched his progress with interest and had warmly favored his appointment as Bank Examiner for New York City and also as Comptroller of the Currency. When Mr. Hepburn became vice president of the Chase, it was in about the same relatively strong position in respect to business and deposits, so far as the Clearing House banks were concerned, as now. This situation gave him opportunity for the use of his talents as a banker — talents with which he was generously endowed. Owing to failing health I was anxious to have a sound, competent banker to take my place, and felt that Mr. Hepburn was the man for the job. He comparatively soon became head of the bank, and the most agreeable and satisfactory relations always existed during his connection with the Chase. His leadership of the bank added greatly to its fame and prestige."

Mr. Cannon resigned the presidency on February 9, 1904, and on that date Hepburn was elected to succeed him. He had been virtually president and general manager of the bank since his entry as vice president in 1899, owing to Mr. Cannon's absence in Europe. Three years after his election to the presidency, so successful had been his guidance, the deposits of the bank had increased approximately $17,000,000, and the bank's capital was raised from $1,000,000 to $5,000,000. In February, 1907, Hepburn recorded

the bank's prosperity in the following letter to its depositors:

"We have recently increased our capital to $5,000,000, and in connection therewith deem it a matter of pardonable pride to call attention to the following facts in the history of this bank:

"The Chase National Bank was organized in 1877 with $300,000 paid-in capital. July 1, 1887, the capital was increased to $500,000, the increase being paid in at book-value, viz., 180, the total amount contributed by the stockholders of the bank thus being $660,000. In December, 1897, the capital was increased from $500,000 to $1,000,000, a cash dividend of $500,000 being paid at the same time. In December, 1906, the capital was increased $4,000,000, thereby making the same $5,000,000. Coincident therewith a cash dividend of 400 per cent was declared, the dividend thus equalling the increased capital stock. After the first year the bank paid dividends at the rate of 6 per cent annually. This rate was gradually increased until the dividend reached 20 per cent in 1906. The aggregate amount of dividends paid up to the present time is $6,322,000. The paid-in capital of $660,000 has been increased by the earnings of the bank, in the form of capital, surplus and undivided profits, *more than $9,000,000*, in addition to the regular dividends paid.

"In these days of large capitalization and paid-

in surplus, we wish to emphasize the fact that our surplus, as well as so much of our capitalization, *has been earned.*"

Hepburn was the active president of the bank for seven years, literally the dominating and directing head during that period; for, as has been said, in no position that he ever held was it possible for him to be a mere figurehead.

He was in constant demand as an adviser in times of financial distress and his advice was always frank, fearless, and to the point. One instance of the value of it was related by Hepburn himself to Doctor Benjamin M. Anderson, Jr., from whose familiar talks with Hepburn I have quoted several interesting passages in preceding pages. In the panic of 1907, it is a matter of public record that the elder J. P. Morgan, by dramatically offering $25,000,000 on the floor of the Stock Exchange, broke the wild upward flight of money rates, which had gone to 208 per cent on call, arrested the panic, and restored confidence. The inside story of this incident was related by Hepburn to Doctor Anderson, many years later, as follows:

"At a conference in New York, at which Mr. Morgan was not present, ways and means of quieting the situation were discussed, and it was decided that the offer of funds on the floor of the Stock Exchange was necessary. Allotments were made on the different banks, and the thing was

MR. HEPBURN TELLING A HUNTING STORY TO HIS LITTLE GIRLS

planned. Mr. Hepburn urged, however, that the actual cash was less important than the dramatic staging of it, and the question of how to do it dramatically was raised. Mr. Stillman, of the National City Bank, said:

" 'Why, that is easy. At the same time that you announce this, you may announce that I, on behalf of the National City Bank, will underwrite the whole amount.'

" 'No, you don't, Jim Stillman,' said Mr. Hepburn. 'You want some cheap advertising out of this. I could do it just as well as you can. We have got to use a name that means something. We had best use Mr. Morgan's name.'

"The conference agreed that Morgan's name would be the best one to use. Mr. Morgan said that he was at their service, and would do what they said, and the thing was pulled off."

In January, 1911, Hepburn resigned as president and was elected chairman of the Board of Directors and "Empowered to manage the affairs and business of the bank as an executive officer, and authorized to bind the bank by his acts and signature with the same effect as if he were president of the bank." In electing him to this position the Board of Directors recognized his high achievements in the bank's service by adopting the following minute, something entirely unprecedented in the bank's history:

"The Directors of the Chase National Bank, in accepting the resignation of A. Barton Hepburn as president, and in elevating him to the Chairmanship of the Board, desire to record their appreciation of the service he has rendered the institution in the past. Entering this bank twelve years ago, as vice president, Mr. Hepburn brought to it the benefit of a life experience gained as the leading executive officer of the Banking Department of this State and of the Federal Government. Coupled with this, he possessed peculiarly valuable knowledge in matters legal and legislative. With his distinguished qualities, and fresh from the practical handling of national banking affairs, Mr. Hepburn enjoyed a reputation such as to attract to the Chase new business of magnitude and sound character. During the period of his service as executive, he devoted himself to the upbuilding of the Bank, and it has grown steadily in importance, in strength, in public confidence, and in reputation for stability and conservative progress. Genial, kindly, candid, disposed to aid, yet possessed of that rare but necessary quality in a banker — the ability to say 'no' when 'yes' would be unwise — he brought to the task which he had set for himself untiring application, capacity for searching analysis, foresight, breadth of view, rare judgment, and, above all, the wise courage which has made him a leader of men. A thinker and a scholar, a

choice spirit and a patriot, he broadened the field of his activities and his influence by a display of interest in the public weal which has made him the welcome and valued adviser of those in authority, and which has led him to give freely and unstintingly of his time to the discharge of many public trusts, and to unselfish service for the city, the State, and the nation. The directors cherish the hope that for many years Mr. Hepburn may preside over the Board, and with intense satisfaction they avail of a continuance of his advice and his help by electing him chairman. It is with the warmest good will that they wish for him years of that fine service to mankind to render which is his highest ambition."

In 1918, a new organization was created, called "The Advisory Board," and Hepburn was elected its chairman, holding the position till his death.

"Everybody in the bank loved him." That was the unanimous verdict of his associates after his career had ended. "He was," said one of them to the author, "a marvellous combination of qualities. He had come up from the people and knew them thoroughly. He had been boy and man in the country. He had by sheer force of ability raised himself to the first rank as banker, financier, economist and business man. He loved hunting, fishing and sport of all kinds. While he was

president of a bank he was the most democratic of men. His office was accessible to everybody who wished to see him — financiers, boyhood friends, fellow townsmen from his home country, sporting and hunting associates and companions, college mates — every one was welcomed heartily and talked with in the familiar and easy terms of complete fellowship. He was always ready to help any one in need, provided he was convinced of his deserving, but appallingly direct in refusal when convinced to the contrary."

There are many traditions in the bank of his characteristic methods in dealing with problems, serious and trivial, as they were presented to him day by day. His knowledge of the personnel of the large force of employees was remarkable. On one occasion a clerk whose private life had been discovered to be quite other than it should be was brought to Hepburn for examination. He was known to have been frequenting a notoriously disreputable hotel in Sixth Avenue. When he appeared before Hepburn, the latter looked at him keenly and said:

"Robinson, have you anything to tell me?" Uneasy and nervous, Robinson replied: "No, sir." Still looking at him keenly, Hepburn said: "What sort of a place is that hotel in Sixth Avenue?" Robinson, no less nervous, replied: "It's a very cheap place, sir." With his gaze still on him,

Hepburn said: "Robinson, you are so honest I'd like to keep you, but I can't."

At one time there was in the service of the bank one of the junior officers, who had reached that position, not through merit, but because he had been available when a vacancy had occurred. He went to Hepburn over the head of his superior officer, Vice-President Wiggin, and said that he had made up his mind to resign, that Mr. Wiggin ignored him and the directors did the same. Called in consultation about the case, Mr. Wiggin proposed that the man be given another position, made a vice-president. "You don't want him to have the same title as you have, do you?" asked Hepburn of Mr. Wiggin. "Oh, I don't mind that," said the latter. Hepburn took a different view and, to the amazement of the man, turned to him and said: "Your resignation is accepted."

Illustrating his intimate knowledge of the personnel of the force, a further incident may be mentioned. There was a vacancy to be filled in the loan department of the bank, and a discussion was in progress as to the man to put in. One of the officials said: "Brown would be a good man?" "Is that the man we had to tell he must stop eating onions?" asked Hepburn. When assured he was not, Hepburn again asked: "Is he the man we had to tell he must dress better — more up to the standard of a clerk of the bank?" Again being

assured that this was another man, Hepburn directed that he be sent for. When the clerk appeared Hepburn sat at his desk busily engaged in paring his nails, and said nothing. He continued to say nothing, while the clerk, like Zekle in Lowell's poem, "The Courtin',"

> Stood a spell on one foot fust,
> Then stood a spell on t'other.
> An' on which one he felt the wust
> He couldn't ha' told you nuther.

Hepburn's silence continued and the clerk's alarm grew steadily more visible. Suddenly one of the bank officers jokingly said: "Brown, you're fired!" The clerk said: "I haven't stolen anything!" Then for the first time Hepburn spoke: "Tell us what you have been doing." There was no reply forthcoming, and Hepburn said: "You are discharged." After the clerk's departure it was discovered that he had made preparations for stealing and was prevented only by the discharge. Hepburn had "got on to him" through the clerk's response to the officer's joke.

No man was ever more direct in his methods when he had made up his mind than was Hepburn. At one time in the bank's career he made up his mind that it was a good time to sell some of its securities. "Let's sell some of those bonds," he said to Mr. Wiggin. "Yes," said the latter, "I think the market is 101 for them." "Hell," ex-

claimed Hepburn, "if it's good business to sell 'em, why sell 'em!"

He was a frequent speaker at the annual dinners of the Chase Bank Club, an organization of the officers and employees of the institution. At one of these, soon after the feminine employees of the bank had largely increased in numbers, he said:

"Girls as an asset are somewhat of a novelty. I always supposed a girl and a bank account were natural enemies and that fundamental incongruities would prevent their co-existence for any length of time. Among the good things, however, resulting from the war is the knowledge of the power of women, their ability and willingness to engage in vocations heretofore reserved for men and the commendable measure of success achieved. And you, girls of the Chase, I take pleasure in complimenting and commending you for the work you have done and are doing. Many things you do better than the boys; most things as well. You have proven by your efficiency that banking offers a career for the industrious, conscientious and ambitious woman. With your aid, the Chase must go on conquering and to conquer.

"And now, girls — you embarrass me, as always. It is seldom that you get a woman where she can't talk back, and when you get a bunch of them in that condition it is an occasion which should not be neglected. We like you, we are glad you are here, we are glad you were born — we are so glad

you were born girls, otherwise it would have been embarrassing to many of us. We want you to be good to your 'worser halves' who are employed by the Chase. The activities of the Chase take it about all out of them each day — respect their weary personality when they return to you and stop their recreation just short of adding fatigue to fatigue; husband their resources so as to leave a little balance over for investment for your sake and theirs.

"It is quite unnecessary and certainly ungallant to ask you to be good; you are good, but by consensus of opinion you are a problem, an unbridled one, 'tis sometimes said. You ride our horses man fashion, wear our boots and breeches, wear our coats and our hats. You supply many wants and you have many wants; you adopt our sports and want to win; you want our votes and you want our offices too; you want your own way and you want ours too; you want to make up your own mind and you want to make up ours too; you copy our amiable weaknesses, you smoke our cigarettes, but then you soothe our troubled spirits, you caress our perturbed brows — ours as a rule. So far I have discovered no insistence upon paying our bills and we appreciate your kindliness in leaving one field free from encroachment. We realize that you have come to stay and there is no escape. So far I have observed, when a man tries to escape from one it is only to fly to the presence

of another. We are glad you have come to stay and we are going to stay with you."

In another speech on a similar occasion, he said:

"At one time the Chase was managed by plain New Yorkers. New Yorkers are supposed to know how to make money, and they are expected to pay their own bills and help with the others. A New Yorker is expected to keep a well-groomed leg to be pulled on all occasions. Simply financial success did not satisfy the ambitions of the Chase. Tone, class, and character were wanted, and fortunately we knew just where to obtain them.

"A Columbia professor had an engagement to lecture in Mionian Hall, Boston. He took the 1 P. M. train, due at six, to meet his engagement. The train was a little late and the professor was a good deal nervous lest he keep his audience waiting. When the train rolled into the station, he rushed out, called a cab and said: 'I want you to drive me to Mionian Hall as quickly as possible.' 'All right, sir, step right in.' He thought he had better take no chances, so he asked the driver: 'Are you sure you know where Mionian Hall is?' 'Know where it is? Why, my dear sir, it is a most celebrated hall; distinguished men from all over the country come there to lecture. The name is from the Greek, signifying inner temple, and it is located within Tremont Temple.' The professor said: 'You get in and ride and I will drive.'

"A Harvard professor had an engagement in

New York. Upon the arrival of his train he took a taxi to his hotel. When he reached into his pocket for the fare he accidentally pulled out a pocket piece. Seeing his mistake, he said smilingly to the cabby: 'Ha, that would hardly do for a fare; but, my good man, you may be interested to know that that coin is more than two thousand years old.' 'Oh, come off, what cher givin' us? It's only 1919 now.' This story illustrates the differentiation between the two towns, extending from university to the taxi."

After Hepburn had been made chairman of the Advisory Board he was presented with a Corot landscape with this inscription:

PRESENTED TO

A. BARTON HEPBURN

by the Chase National Bank of the City of New York in appreciation of many years' successful service as Vice President, President and Chairman of the Board of Directors.

Vice President, 1899–1904 — President, 1904–1911.

Chairman of the Board of Directors, 1911–1918.

Becomes Chairman of the Advisory Committee, January 1, 1918. The multiplication of the reserves of the bank evidences his fidelity and skill as a banker, his multitude of friends bear witness to his character, his lofty ideals and his uniform kindness.

Another gift at the same time was a bronze of mounted cowboys, by Frederic Remington, "Coming through the Rye," inscribed:

PRESENTED TO

MR. A. BARTON HEPBURN

by the Officers of the Chase National Bank of the City of New York, as a token of their admiration and affection for a personal friend, a profound scholar, and a brilliant banker.

The bronze had been selected because of Hepburn's warm friendship with Remington and his known admiration for his artistic work. How keenly he appreciated both presents, especially the bronze, Hepburn showed in a letter that he wrote to Mrs. Remington, on January 18, 1918 — containing the following passage:

"I have been thinking of you a great deal of late and especially last night. The bank here in commemorating my retirement presented me a beautiful Corot, and last evening they presented me 'Coming through the Rye.' You can easily imagine how much I enjoyed the latter present, rich in artistic quality, richer in past associations, and richest of all perhaps in the present friendship which it symbolized. There are two kinds of public speakers who receive applause at the end of an address. Sometimes they applaud the address

and sometimes they applaud the fact that it is ended. I do not know which it may be in my case, and we won't speculate. At all events the Hepburn hostelry was very much enriched by the above remembrance."

Hepburn's twenty-three years' connection with the Chase Bank constituted the most important period of his life. All previous positions that he had held led up to that and fitted him for it. He entered upon his duties in it with a wide and well established reputation as a financier. In it he won quickly a no less wide and no less solidly established reputation as a shrewd business man and wise counsellor. In it also he won the fortune that enabled him to gratify his heartfelt desire to be a benefactor to his fellow men. It was the period of his life on which he built his fame.

While President of the Chase National Bank Hepburn was in constant demand for service in other and kindred fields. How great these demands were upon his time, he revealed in a letter which he wrote on July 22, 1913, to Doctor John M. Thomas, President of Middlebury College, who had asked him to make a speech in the following winter:

"If you knew how much I disliked to undertake addresses of any kind, you would not have extended the invitation for November first. I do not seem to have any success in lightening my outside labors

and getting an opportunity to do the things that I would like to do.

"As Chairman of the Currency Commission of the American Bankers Association, my correspondence at the present time is most voluminous, and interviews are exhausting concerning things which are of pending interest to the country, and the determination of President Wilson to force the (Federal Reserve Bank) bill through Congress makes the situation more or less acute. I shall have to write a report for the Commission to the American Bankers Association, which meets early in October, and in addition to analyzing the pending measure for the benefit of the banking fraternity, it would seem to be the duty of the Commission to advise the banks as to what course of action to take in case the bill becomes a law. It is a rather unpleasant position to be in and, of course, the attitude of the Commission will be expressed, so far as may be, in general terms, and yet the bankers are entitled to the benefits of our opinion on the subject, and we will have to be more or less explicit.

"A Banking Commission was created to revise the banking laws of this State, and it is their duty to report on the ninth of January next. They have appointed me a member of the Commission and perhaps may make me Chairman, and I am rather inclined to think that general interest in the

subject will force me to accept. It dovetails into the pending legislation at Washington more or less. It all means a good deal of work, which must be done mainly at night, so far as I am concerned. In view of the fact that I have important business amply consuming all my time, it leaves me in doubt as to just what I can do further in outside matters. I would like very much to go to Middlebury and feel as though I ought to, but just at the present moment I do not feel like making a commitment."

Another and entertaining glimpse of his labors on the bill is furnished in this terse letter of October 16, 1913, to George Foster Peabody:

"I have devoted the last four months practically to this subject. I have seen our legislators at Washington and discussed the subject with them, and have discovered that you cannot do anything with them except with a club. When they became alarmed that the banks might not go into the system, they sat up and listened."

Later, on January 29, 1914, after the bill had become law, he wrote to his friend Edward Tuck in Paris an estimate of its character which is as accurate and timely to-day as it was when written:

"The currency act recently passed is peculiar. The arbitrary and unworkable provisions of the act, which were severely criticised by the bankers at a conference at Chicago and at their convention

in Boston, were disposed of by the sponsors of the bill by eliminating the provisions and placing the whole matter in the discretion of the Federal Reserve Board. No body of men were ever given such great power over the subject-matter involved in the act as is this Federal Reserve Board. The powers of a central bank are nothing as compared with it. They are even given powers of legislation — all of which means that the act, under good, competent, conservative management, would work very well, whereas a different kind of management might entail disagreeable consequences. The act provides for unlimited inflation; this, however, may be prevented by proper management. They have put the credit of the government at issue with every note that goes out, and in time of war or any other condition of affairs which creates a financial stress, it will be impossible to avoid having the credit of the government called in question and its ability to redeem at all times in gold, and that of course will affect the credit of every industry under the government.

"Political banks in the past have never been a success, and the managers of this institution will, I think, be looking to the politicians above for countenance and support, rather than an efficient administration of their trust. I am hopeful, but not optimistic, as to what may come out of it. The President is opinionated in the extreme, and un-

compromisingly determined to have his own ideas carried out. He is not a business man and not a financier, and these characteristics bode embarrassment to this bank bill."

His dislike of the Mexican policy of the Wilson Administration at this period was as frankly expressed as was that of his financial views. Writing, on September 10, 1913, to Sir Albert K. Rollitt, in London, he said:

"Everybody here is by word of mouth on all public occasions and in the public prints sustaining the present attitude of our government with reference to Mexico, and yet everybody is condemning the same in severe terms under their breath and in private. The idea of our government's advising its citizens residing in Mexico, engaged in lawful occupations, with large investments — for $900,000,000 of American money is invested in various utilities in Mexico, outside of their railroads — the idea of the government, under such circumstances, advising its citizens to 'turn tail and run,' because there is danger, instead of coming to the front and protecting them, is ridiculous.

"The only possible excuse for advising one's citizens to leave a nation would be a contemplated war and invasion. But no, our government advises them to leave, and offers to defray the cost of transportation, and then offers them third-class

tickets by rail and steamer, making an exception on steamers in favor of women, who are permitted to travel first-class — third-class, of course, meaning steerage. The idea of the government's writing down its own citizens as a third-class lot is in a sense humiliating and exasperating, but it seems to us ludicrous, and, instead of exciting anger, it excites merriment and joviality. The childlike way in which grave public questions are being handled is disturbing, to say the least."

## CHAPTER XII

### PRESIDENT OF THE CHAMBER OF COMMERCE

HEPBURN became a member of the Chamber of Commerce in 1893, the year in which he accepted the presidency of the Third National Bank. From the moment of his entry he became an active and influential member, especially in financial matters, in which he was a recognized leader. At the time the Chamber was engaged in a systematic and widely extended effort to secure the repeal of the Sherman Act of 1890, which compelled the purchase of 4,500,000 ounces of silver per month. At the earnest appeal of the Chamber, President Cleveland had called a special session of Congress, on August 7, 1893, to consider the repeal of the Sherman Act. The House passed a repeal bill promptly, but it was delayed for a long time in the Senate. Pending action, the Chamber bent its energies to arousing popular sentiment in favor of repeal. It sent out appeals to over five thousand banks and trust companies and commercial associations and thirty thousand letters to private firms and individuals urging them to use influence upon the Senate. In this work Hepburn was a moving spirit. It re-

sulted in the passage of the repeal bill by the Senate on November 1.

When in 1896 Bryan was nominated for the Presidency the Chamber organized and carried out another campaign for popular education in the interest of sound money which was even more formidable than that of 1893. In this Hepburn was a leader, though his name appeared upon no committee. Commodious offices were secured, and a large force of employees was collected. Correspondence was opened with kindred organizations throughout the country and connections were made with business interests in all parts of the land. Great quantities of sound-money literature, speeches, pamphlets, and newspaper articles were printed and circulated, reaching several millions of people, chiefly in the South and West. Political organizations were not depended upon as distributors, but the individual voter was reached by direct correspondence and through the press and the avenues of business. The effect upon the election in November was generally recognized as very great.

Scarcely less important and beneficent in effect was the assembling of a national sound-money convention in Indianapolis in January, 1897. The open leader of this movement was H. H. Hanna, but the most inspiring leader was Hepburn. He did not appear as a representative of the Chamber

of Commerce or as a delegate from that body, for the reason that he wished to have the convention act as a national assemblage and in no restricted sense. Writing of the gathering in his book, the "Contest for Sound Money," he says:

"The business interests of the country were keenly alive to the necessity for action, and under the leadership of H. H. Hanna delegates from all sections assembled in convention at Indianapolis. The meeting was thoroughly representative in character, including some of the ablest men in the country. The present Secretary of the Treasury, Leslie M. Shaw, then Governor of Iowa, among others, addressed the convention. A very able commission was created, including Senator George F. Edmunds as chairman, and ex-Secretary Charles S. Fairchild and J. Laurence Laughlin among its members, to prepare a comprehensive measure or proposed law for currency and coinage reform, together with an academic discussion of the whole subject, for submission to Congress, and to the public generally. Their report, an octavo volume of 600 pages, showed great research, was forceful, lucid and convincing, and had great influence upon the public mind."

During his service as President of the Chamber of Commerce, to which position he was elected unanimously in 1910, Hepburn gave earnest and powerful support to a proposal for the creation of a

Court or Committee of Arbitration for the settlement of commercial disputes. A plan was reported by a special committee appointed for the purpose and was adopted in March, 1910. It provided a committee of seven members, chosen by the Chamber, to which any matter in controversy could be referred by disputants who should choose voluntarily to appeal to it for decision and should sign an agreement, provided by the committee, not to withdraw from the arbitration after it had been begun, and to abide by the decision. The committee was required to compile and revise from time to time a list of not less than fifty qualified persons, members of the Chamber, who were willing to act as arbitrators under the rules. Disputants could select an arbitrator or arbitrators, from the committee or from the list of fifty, or submit their case to the full committee. The committee had power to make its own rules and regulations and to fix a schedule of moderate fees to be paid by the disputants. The Secretary of the Chamber was to be the clerk of the committee. The committee and other arbitrators were required to take the usual oath of office.

From the outset the committee demonstrated that it met a general desire for the kind of adjudication which it offered. During its first year it disposed of, either through the committee itself or through arbitrators chosen from the Chamber's

list, a large number of important disputes, including one between the Public Service Commission and subway contractors. In every instance, there was a speedy trial and quick decision, and every decision was accepted by both parties and a settlement made. In addition to disputes arbitrated, nearly one hundred others were settled by the committee through conciliatory mediation. This experience has been repeated in varying degrees in the subsequent years. The variety of disputes covers a very wide field and has involved amounts varying from sixty-nine cents to two million eight hundred thousand dollars. All have been settled with privacy, except in a very few instances when publicity was not objected to by the disputants, and with despatch and economy. In only one instance did a disputant attempt to withdraw before a decision was rendered, and he was easily convinced of the unwisdom of such a course.

Applications for arbitration are not confined to New York City, nor, indeed, to the country, but come from various foreign lands as well. The reputation of the Chamber's system has extended to all parts of the United States and to South America and Europe, and there are constant inquiries for information about its methods and for advice in the establishment of like systems elsewhere. Through its influence similar tribunals have been established in several Western and

Southern States, and an Arbitration Committee was created in the New York State Bar Association, with which the Arbitration Committee of the Chamber held conferences and subsequently issued a joint report, entitled "Rules for the Prevention of Unnecessary Litigation," that was published in pamphlet form and very widely circulated. It also entered into correspondence with European Chambers of Commerce and other organizations in the interest of international arbitration and has outlined a plan for such a system.

As President of the Chamber, Hepburn showed his lifelong quality of absolute devotion to the task in hand, mastering all its details and taking the leadership in all the activities of the organization. It is the unbroken testimony of his associates that as president he took and held first rank. His ability to go to the roots of a question and state its points briefly and clearly was demonstrated on innumerable occasions. When a speaker was obscure or muddled in stating a case, Hepburn in a few words after he had finished would state the matter so clearly that all understood it. He was a past master in this form of exposition.

Another project in which Hepburn was deeply interested was the establishment of a School of Commerce. His efforts in this direction were described by himself in a letter that he wrote, on September 4, 1918, to Sir Albert K. Rollitt:

"When I was President of the Chamber of Commerce here, I struggled very hard for the establishment of a School of Commerce in connection with the City College, which is owned and maintained by the taxpayers of the city. I succeeded in raising the funds for a building and $750,000 for equipment and endowment. Everything was completed so far as our part was concerned when the Board of Estimate and Apportionment of this city turned the proposition down on the ground that New York was near the debt limit (10% of the assessed valuation) and that they did not dare to incur this additional expenditure; and consequently all my labors went for naught. When I say 'I,' I mean that I headed the movement, but of course had many coadjutors. Now I am anxious to establish some connection between the Chamber of Commerce here and Columbia University, of which I am a trustee, such as I understand to exist between the London Chamber of Commerce and the University of London.

"This whole movement on your side of the water is largely the result of your inspiration and your labors, and you can well understand just what I am trying to do here. I very much wish you would send me any literature from the Chamber of Commerce and the University of London which will be helpful to me in a joint presentation of this to the Executive Committee of the Chamber of Com-

merce here and the Trustees of Columbia University. I would like to know the various courses of study which you provide and the degrees which follow them.

"My idea is to have a diploma issued which will be signed in the regular way by the University and later by the Chamber of Commerce, the one attesting the academic qualifications and the other guaranteeing that the recipient is well qualified for employment wherever he may present himself with said degree as credentials."

After several months of careful study of the question, Hepburn, on January 28, 1919, wrote to the Chamber of Commerce saying that, "For the purpose of creating a fund the income of which shall be devoted to the promotion of commercial education, with special reference to modern languages," he presented the Chamber with receipts for certain securities, adding:

"The present annual income of these securities is eight thousand six hundred dollars ($8,600) and should be more as time goes by. I create this fund in the above form because I am familiar with the properties whose securities I hand you, and believe them to be an excellent form of investment. However, you are quite at liberty to sell them whenever in the judgment of the Executive Committee a sale would be wise, the proceeds to be reinvested in good securities in order to preserve

the fund hereby created and produce a continuing income for the purpose above specified.

"If there should be a College of Commerce or its equivalent created, with the co-operation and approval of the Chamber, then this fund may be transferred to the support and maintenance of this college. Pending the happening of such an event, the income of this fund is to be used in furthering commercial education under the direction of the Executive Committee as provided for in the resolution adopted by the Chamber of Commerce on January 2nd, 1919."

While, in his letter quoted above, Hepburn said he was merely the head of the movement, he was alone in supplying a fund for the establishment of a school. The value of the fund at the time of the gift was about $200,000. At the time of his death its value was placed at $225,000.

A few weeks after the gift to the Chamber of Commerce, Hepburn, on February 13, 1919, wrote to Doctor Nicholas Murray Butler, President of Columbia University, enclosing certain securities, and adding:

"I give to the University these certificates for the purpose of endowing the School of Business of Columbia University, and in this connection I would like to emphasize my desire for thorough and practical instruction in the Spanish language, the French language, and other modern languages

for the purpose of qualifying the recipients of your degree to do business in such languages. The present annual income of said securities is $17,000, and should be more as time goes by."

The value of these securities at the time of Hepburn's death was placed at $350,000. In reply to a letter from Doctor Butler, thanking him for the gift, Hepburn, desirous as usual to have no public noise made of his generosity, wrote on March 5, 1919:

"Many thanks for your letter of March 4 enclosing resolution adopted by your Board. What I dislike is notoriety, but after a little time has passed you can characterize the fund as you like, because, it being a past matter, it will excite no comment."

The examinations under the Chamber of Commerce plan have been in charge of Professor R. C. McCrea, as Director, since their establishment in February, 1919. He has also filled the chair of Professor of Economics in the Columbia School of Business since July, 1916, and is at present at the head of that school, having been appointed the first occupant of a chair endowed for that position. I am indebted to him for the following statement of the condition of the school at the present time:

"When the School of Business at Columbia University, of which Mr. Hepburn was a trustee, was founded, in 1916, his influence was vital in over-

coming the inertia or opposition of those who could see no reason for such a school. This active personal interest took the form of financial assistance several years later, when Mr. Hepburn turned over to the trustees of Columbia University a very substantial endowment for the School of Business. The income from this endowment has greatly increased until at the present time it amounts to about $26,000 per annum. Mr. Hepburn was also influential in obtaining for the Columbia School of Business a gift of funds from the late Emerson MacMillan to be used for the purpose of erecting a suitable home for the school. Unfortunately this building could not be constructed during the war period, partly because of high building costs, and partly because of a depreciation in the value of the invested securities, which it was hoped would ultimately rise in value sufficiently to make construction possible.

"The situation meanwhile has improved somewhat in these respects but final favorable action, such as has come within the past few months, would not have been possible had it not been for Mr. Hepburn's further welcome beneficence in naming Columbia University as one of the beneficiaries under his last will and testament. Including the endowment of what is now the Hepburn Professorship of Economics in the School of Business, it may virtually be said that Mr. Hepburn

has been the founder, promoter and main supporter of the School of Business throughout the six years of its existence as a school."

Of the results that have been achieved by the Chamber of Commerce examinations, Professor McCrea speaks as follows:

"The general plan of examinations is modelled in considerable measure upon a scheme already in successful operation under the London Chamber of Commerce. It has likewise been formulated in close conformity with New York State educational regulations and, largely in consequence of Mr. Hepburn's influence, has the sanction and support of the State Board of Regents. The endowment provided by Mr. Hepburn has grown so that the original income of $8,600 per annum has since expanded to one of about $13,000 per annum. The results of the examination plan have been encouraging. On the occasion of the announcement of each examination a wide interest has been shown and numerous inquiries about the plan have been received. Unfortunately, a large proportion of those who have shown interest in the plan have not had the requisite educational background to pass all of the examinations and receive the credential. Many of these individuals, however, have been encouraged to further study, and the publications of the foundation have given considerable assistance to this end.

"Other Chambers of Commerce throughout the nation have expressed interest and have desired to copy the plan, and schools of commerce in the more remote sections of the country, inaccessible to collections of books and other teaching materials, have been given measurable assistance by the publication of a 'Syllabus on Commercial Subjects.' This syllabus has already had a wide circulation. During the four years of the operation of the examination plan approximately 200 candidates have registered. Only seventeen of these have succeeded in obtaining the full credential. This is largely because the examinations are exacting and include a rigorous test of ability to use some modern foreign language in a reasonably effective way. Those who have failed to pass the full tests have been encouraged to further study and many of these reappear at succeeding examination periods, in the expectation that intervening study may have removed previously existing deficiencies. The work of the foundation has grown slowly but steadily in influence, and we may hope for cumulative gains in the scope of this influence as the examination plan becomes better known from year to year in the community and as encouragement to further study develops an enlarging group of those who can meet its requirements."

In the spring of 1901 Hepburn was a member of a delegation from the Chamber of Commerce

that visited London in response to an invitation from the Chamber of Commerce of that city. Although the Court was in mourning for Queen Victoria, whose death had occurred only a short time previous, a reception for the American delegates was arranged for them at Windsor Castle, and King Edward and Queen Alexandra greeted them in a most friendly and gracious manner. A great banquet in honor of the visitors was given in the hall of the Grocers' Guild, one of the oldest of the merchants' associations of London. There were more than three hundred guests. Lord Brassey, President of the London Chamber, presided, with the American Ambassador to England, Joseph H. Choate, on his right. Hepburn was one of the speakers, and in the course of his remarks, which aroused frequent applause, he said:

"The history of the world's progress records the survival of the fittest, and to a very considerable extent the survival of the fightest. Those epochs in history that seem to have shed the greatest blessings upon mankind are cast in martial splendor and distinguished by military and naval heroes as well as great statesmen. Certain it is that no nation can extend or expand its commerce upon the high seas except it has a navy with power commensurate for its protection. The commercial prosperity of a nation is largely dependent upon its land and sea power. That government is

best which, being strongest, utilizes its power to promote those cardinal principles, liberty and justice, upon which all true prosperity is based. Great Britain in extending its dominion is entitled to this encomium. Wherever the British flag has been unfurled material, moral, and financial advancement have inevitably followed. A high sense of commercial honor, the inviolability of contract, and the open door are among the blessings that follow British rule.

"We feel that in all respects our international relations are becoming closer and more firmly allied. The not distant future is likely to see the route of commerce, as the present sees the route of travel, cross the Atlantic, cross the American continent, and cross the Pacific to the point of destination. You have a great dominion on the North American continent, in area surpassing the United States, bound in future to become largely populous, with corresponding power and resources. As the desirable land open to settlement in the United States diminishes the tide of home-seekers will inevitably cross the northern border. And while South Africa may have a prior claim upon British enterprise and British capital for a time, I firmly believe that Canada is bound to become and remain the strongest state in your colonial empire. With parallel boundaries and parallel interests, with kindred ties and kindred in-

stitutions, with united purpose and united power, we will, as we contend in harmony for primacy in trade, strive also for the uplifting of humanity and the proper solution of those great economic and social problems that must ever confront the government of great people."

When, in June, 1911, Hepburn was unanimously reelected President of the Chamber he surprised the members by saying, in his speech of thanks:

"This Chamber is entitled to the best service of the best men that it has within its body. That means that those who occupy these positions should be in a strong, virile condition, able to give you the very best of service. Now, I say it somewhat reluctantly, but it is true, that we have had presidents in the past who held on to this office too long, until they were not able to do themselves justice, or to render the Chamber a service which it ought to have; and I think it would be infinitely better for the Chamber, improving its morale, increasing the interest of the members, if we had at least an unwritten law that no man should hold the office of president for a longer period than two years. I hope that the nominating committee next year will assume that that is the wish and the rule of the Chamber, and will govern themselves accordingly. This office is a very great honor, and I am sure there is no one of the many hundreds here who are quite competent to fill it with the

highest degree of credit to themselves and to the Chamber who would hesitate to accept it for a limited period of time."

This was a complete new departure, for many of the preceding presidents had held the office for five, seven, and eight years, treating it much as if it were a life position. Hepburn's "unwritten law" of only two terms at once became a precedent which has been rigidly adhered to since that time.

## CHAPTER XIII

### PRIZES TO SCHOOLBOYS

ONE of the most interesting projects that Hepburn financed and one of those which gave him the keenest satisfaction was instituted in 1920. In that year the organization of Rotary Clubs, desiring to have some special feature connected with their "Boys' Week," suggested to the Chamber of Commerce that it offer a series of prizes to the boys of the public and parochial schools of the city for the best essays upon some subject connected with a business career. As the Chamber had no funds for such a purpose Hepburn was asked if he would be willing to have some of the unused income of his Commercial School fund, which was accumulating pending the establishment of the school, applied to this project. He consented willingly and a series of prizes of $20, $10, and $5 gold pieces, amounting in all to about $600 in money, and a certificate of merit, were offered for the best essays on the subject: "How Shall I Choose an Occupation, and What Shall I Do to Succeed in It?" There were at the time about 300,000 pupils in the schools open to the competition. To the astonishment of all concerned no less than 100,000 essays were sent in.

A date was fixed for the distribution of the prizes, of which there were sixty, and the competitors, with their parents, teachers, and friends, were invited to attend. The Great Hall of the Chamber was crowded to the limit by the throng that assembled. Many of the mothers of the boys were present with babes in arms, who contributed so vociferously to the exercises that they had to be removed to the vestibule.

It was indeed what the president of the Chamber, Mr. Darwin P. Kingsley, said in opening the exercises, "the most extraordinary assemblage" ever gathered there; in his knowledge of the Chamber, "nothing like it had ever previously happened." In explaining the origin of the project, Mr. Kingsley said: "The Chamber was able to offer these prizes because it has what is known as the Hepburn Foundation, a fund contributed to the Chamber which has not altogether yet assumed form, but which in my judgment is going to become perhaps the finest thing the Chamber ever did, contributed by a citizen of New York, known to everybody, Mr. A. Barton Hepburn."

One other quotation from Mr. Kingsley's speech is worthy of record here as showing the far-reaching influence which the offering of the prizes might have upon the lives of the boys present:

"I think I will repeat to you boys something that was said to me once a good many years ago,

and I shall never forget it. I went to college, a little college up in New England, and I went from a farm, where my vision had been very small, very limited, and the first day we entered college the first assemblage we had the president met the freshman class. There were only about twenty-five of us, and the first thing he said was: 'I want you boys to know that you are the picked boys of Vermont.' This was a little college up in Vermont. Well, I was completely dumfounded. If anybody had suggested to me that I was one of the picked boys of the State of Vermont, I should have thought he was beside himself, but here was this dignified president, head of the institution, telling me that I was one of the picked boys of the State of Vermont.

"Well, now, I think that aroused something in me that did not do me any harm. I know it aroused something that lives still, and I want you boys to know, if you haven't thought of it in just that way, that out of 300,000 boys you are picked boys, because you have done something better than the other boys did, and that is a mighty good way to start out."

Following Mr. Kingsley, Hepburn made an address which merits liberal quotation both because of its sympathetic spirit and because of its autobiographical character. After saying that the number of competitors was amazing, he continued:

"I read several of those essays with very great interest and with great approval of the matter, the manner, the composition, and especially the idealistic, altruistic stand taken by these boys. They seemed to have realized and recognized that they were not only working for themselves and would be in the future, but they must help others, and that is true. We all know in our sports, at least, the value of team-work, and when a little later you have experience, you will know the value of team-work in business. You cannot succeed unless you have friends and you cannot have friends unless you deserve them. You cannot expect people to help you unless you help them. And there is one thing I would like to say right now, that is, in my judgment of the greatest importance, and is not so regarded generally and is not generally practised, and that is the value of courtesy, of politeness, of agreeability. No one likes a grouch, no one likes an angular person. They do like people whom they can come in contact with pleasantly and easily, and you have at your command this power and you should exercise it. Above all things you, as boys, should be particularly courteous to the opposite sex, and to your elders, and not only that, do not stop there, but your equals, and the obligation is equally incumbent to be polite and nice to your inferiors, to those who have not advanced as far as you have. You

will find that that is one of the best assets all through life, that the personal element is the winning element in politics, in society, in business, everywhere. It is the one idea that I would like to impress upon you most strongly to-day, the idea of being little gentlemen, of respecting other people's rights and never ignoring them, never treating anybody harshly. The practical joke or the caustic wit which may bring a laugh from a few of your people who are within listening distance, which they soon forget, may sting some particular person at whose expense it was made so that they will never forget it."

He dwelt briefly upon the need of treating others pleasantly, and filled the audience with delight by adding:

"I am going to tell you a story to illustrate just this quality. A man, president of one of the largest corporations in the country, came into the bank, shook hands, sat down, and said: 'I want to borrow some money.' 'All right.' 'Well,' he said, 'I want a lot of it.' 'All right.' 'Well,' he said, 'I want $500,000.' 'Very good.' 'Well,' he said, 'that's all done,' and he signed a note and we were all through. 'Well, now,' he said, 'I want to tell you I am going to tell you a story and go. One of your Northern people was visiting the South and was being entertained at one of the old plantations. In the South, it being a very warm

country, the kitchen is separate from the main building, separated by an areaway on account of the heat, flies, etc. This man got up in the morning and came down-stairs. The cook was singing "Nearer, My God, to Thee," and she had a resonant voice, singing with a great deal of interest, and he marched up and down until she had finished. Then he walked up to the door and said "Good morning, Auntie." "Morning." He said: "I have been deeply interested in your singing here. You have a good voice and you sing well, and I hope you enjoy your religion." "Ligion nothing," she says, "I always sing that hymn when I boils eggs. Two verses for hard-boiled and one for soft."'

"Now, he came in to my desk, and in two minutes the business transaction was completed. He told me this story and he went off. Well, now, it is so easy and so possible to do things agreeably, pleasantly, and leave a pleasant taste in one's mouth, or a pleasant thought in one's mind, and that is something that you should by all means try to do."

Reverting to his own boyhood and later life, he said:

"I had no difficulty in knowing what I wanted to do when I was a boy. I wanted to be a lawyer, and was bound to be a lawyer, and my whole thought and ambition ran along in that direction. I wanted to end up by being a judge. I wanted to

sit on the bench and construe the law, dispense justice among the people. I wanted to write opinions which should be quoted. I had in mind Chancellor Kent, Kent's 'Commentaries,' and 'Parsons on Contracts,' that I might some day perhaps write a work of that kind that should live after I was gone which would be a sort of pride to my descendants.

"Well, what happened? I was located in Colton, St. Lawrence County, the town where I was born, a town of 3,000 inhabitants. It was the entrance to the Adirondack wilderness, the great lumbering enterprises up there. It had two sawmills that converted logs into lumber; it had a tannery that used ten thousand cords of hemlock bark a year; it had a starch factory that used all the potatoes that the surrounding people would produce; it had two grist-mills that took corn from the West and ground it into feed for man and beast that supplied the wood; it had veneer-mills; it had pulp-mills; it had car factories; it had firkin factories; and it had the busiest, most active business that existed in that section of the country; and there I was fully established in my home town, popular with the people and overrun with business. This town is on the Raquette River, and the logs were lumbered 'way up in the wilderness and floated down the river to be manufactured. The New York Central built a railroad from Herkimer

to Montreal, and it crossed the Raquette River at the foot of Tupper's Lake, and every one of those factories and mills moved up to Tupper's Lake, and left that town, which was then the busiest town in that section of the State. It has gone down now to a village of 900 people, and it is supported by the agricultural people surrounding it. There I was, my business simply all gone; no thought of mine, no forethought of mine, could have foreseen it, and I had to do something else.

"I had had some experience in public life; I was made Superintendent of the Banking Department of the State, and here I am a banker, very far removed from being a lawyer.

"You have got to be prepared at any and all times to do what you can get to do, and if you do not like it, put all the more energy into it so as to succeed in it and prove yourself worthy of promotion to something that you do like. This world needs a great deal of help, it needs a great deal of putting to rights, and there is always a demand for good young men.

"The object of this Chamber, as the president has expressed to you, is to be helpful to this community and help these young men to be better qualified for the work they do, which will inure to the benefit of the whole community as well as your individual selves.

"I do not know that I should take up your time

any longer. We people who have gotten pretty nearly to the other end of the circuit always reminisce as to lots of things which you may or may not remember, but you have before you plenty of examples. You have on this side of the chamber here the portraits of the people who have been presidents of this chamber, who commanded sufficient confidence and approval of their fellow members to be elected; you have the Presidents of the United States, and we have our great and successful business men on other sides of the chamber. It is quite possible for you to achieve as great success as the average of them at least, and you can only do it by doing the things that you do well, and if you will simply follow out the motives, the altruistic motives, the ideal motives, that have obtained in every one of your essays that I read, I will guarantee that you will be very successful men."

The prizes were offered again in 1921 and more than 100,000 essays were presented. The subject was: "The Essential Qualities of Men Who Make Good." Forty-one prizes were awarded. In 1923 the girls of the schools were admitted to the competition, the Chamber taking full charge of it, and more than 150,000 essays were presented. The subject was "Thrift," and 163 prizes were awarded. In 1923 also, through a newly formed Committee on Agriculture, the Chamber offered

$1,000 in prizes to the students in the vocational and agricultural colleges of the State of New York, and the pupils in the vocational departments of the schools, particularly in the domestic-science departments, for the best essay on the material value of apples and the best methods for improving their quality. This offer was made in accordance with the wishes of the farmers' organizations of the State, and there were between 18,000 and 20,000 students and pupils eligible to the competition. The money, like that for the school prizes, was taken from the Hepburn Foundation.

## CHAPTER XIV

### PUBLIC ADDRESSES ON MANY TOPICS

SOON after he became a permanent resident of New York City Hepburn displayed qualities as a public speaker which led to demands for his services in that field from many quarters. During the last twenty years of his life he made a large number of addresses and occasional speeches the manuscripts of which he preserved among his papers. From these and from reports in the press and in various magazine publications it is possible to cite passages which show the wide range of his reading and the depth and variety of his interest and knowledge. He was in most frequent demand, naturally, for addresses on financial and economic topics. Next to these he was most keenly interested in questions pertaining to education, and his addresses in regard to these serve to explain his liberal gifts to libraries and institutions of learning. One of the dominating desires of his life was to secure for the youth of the land those opportunities for intellectual growth which had been denied him in his early years.

In one of the first addresses from which quotation is made he paid a warm tribute to college professors. The occasion was a banquet which

Hepburn gave, on April 12, 1906, to Professor John W. Burgess, of Columbia University, who was about to depart for Berlin to deliver the first lecture in the international exchange of professorships which President Butler of Columbia had arranged with the Kaiser. In his address Hepburn said:

"The impressions which the college and faculty make upon their students and the lasting influence exercised are appreciated by all. The general influence upon the public of college men, by means of lectures, addresses, essays, etc., is equally understood, but there is another way in which perhaps an even greater good is accomplished by these college professors. They are authors; their research, their philosophy, their findings are embodied in text-books, reference-books and other works and are reservoirs of information, which exercise a most important influence upon present and future. They are not books that appeal to popular fancy or yield large returns, but are the expression of their research and study and are designed to benefit mankind. Their lives are not only surpassingly useful, but most enjoyable as well. While they may not enjoy the indulgence of steam-yachts and private trains, they go everywhere, see everything and do everything, at least as is allowed by the Decalogue, and, viewed from the lower end of the town, their life seems an ideal one. I use the adjective 'lower' advisedly; down

there we are 'of the earth, earthy.' That is to say, we want the earth; some want it fenced in and most want it enlarged."

Speaking at an annual banquet of the New England Society, of which he was for several years president, he said:

"The Pilgrim Fathers had two special characteristics, the possession of which would contribute much to the proper solution of present-day problems — a peculiar sense of individuality and responsibility, and a peculiar feeling of special relation to God. Their action was inspired from within and from above, and took no note of policy or prudence, but went straight to the work which they aimed to accomplish.

"They were actuated by a sense of duty and a spirit of liberty. They fled from bigotry, intolerance, and oppression, and if they exercised intolerance in turn, may it not have been the reflex action of intense human nature, due rather to passionate zeal than want of appreciative justice?

"They adopted a constitution on the *Mayflower*, which has ever since served as a precept and a model of self-imposed government. It proclaimed the right of private judgment in matters between the individual and the Creator, but submission and obedience to the will of the majority in matters of civil polity.

"Brave, patient, determined, they furnish an

inspiring example of devotion to belief, to ideals, exemplified by unfaltering courage and vivified by trial and suffering. They stood for something above and beyond the ordinary success or failure of human affairs. They stood for 'equality of right, community of interest, and reciprocity of duty,' as a cohesive force in welding together the state and bringing prosperity and progress.

"Early in New England history they gave us the district school and the town meeting, twin guarantors of popular liberty and public rights, and later they gave us the college and the university.

"Our forebears imposed upon themselves, as well as others, the iron rules of discipline; they pursued their purposes with relentless determination, but there is another side to their character, a very human side, partially suggested by the expression, 'Down-East Yankee.' This meeting would hardly be complete without recalling their warm-blooded qualities. Some of them, of the Miles Standish order, may have done their courting by proxy, but most of them got right next. They early taught the Indians that a paper instrument was a better title to lands than bows and arrows, and are said to have instructed them in those ethical principles that underlie an exchange of horseflesh, and from the *Mayflower* to the present, New England has had more human nature *per capita* than any other section of our country."

At its commencement in June, 1911, Williams College conferred upon Hepburn the degree of LL.D., and at the luncheon which followed the exercises of the day, he made a brief address in which he said:

"When told I would be called upon for brief remarks, I wondered if there was not some thought, some principle of action, born of my experience, that might be worthy to put before these young men, who are just entering upon the broader responsibilities of life. The world needs your strength, your courage, your enthusiasm, your confidence, for it is undeniable that cold contact with practical affairs tends to dampen these most admirable qualities. It is most desirable that you so guide your career as to preserve and retain them.

"In view of the trend of the times, with high pressure, artificial characteristics in the ascendant, the most important qualification and best guarantee of the attainment of one's purpose may be condensed, I believe, into one word — patience. It is by no means a popular word; the popular purpose is to accomplish results by a Balaklava charge, and as a result of this purpose the experience of the Light Brigade is duplicated all along life's pathway.

"At one of our New England dinners, Joseph H. Choate jocularly said the New Englander's advice to his son was, 'First get on, next get honor, and then get honest.' Least of all localities should

it be applied to New England, but the statement fairly characterizes and criticises the breakneck struggle for wealth and power and honorable position that seems to inspire the age.

"Another of our epigrammatists has remarked that the American business man spends the first half of his life swapping health for money and the last half trying to swap back. The pungency of these remarks lies in the element of truth they possess, and a good rule of life is to see that neither applies."

Hepburn had great faith in the small college, and in a letter that he wrote to be read at the commencement exercises of Middlebury College in June, 1916, he included an interesting passage on this subject which may properly be placed among his addresses, for the letter was virtually a written address:

"I look upon the small college as a most important factor in the economy of our nation. I believe the small college has a call and responsibility — I might almost say a mission to perform — in our educational system. If we may credit current criticism, it possesses a freedom not shared by the larger institutions, both those privately endowed and those supported by the state. The reflex glory of giving to small colleges does not attract plutocracy, and hence there is no claim that beneficent donors seek to control their curriculum or

influence the principles of economics or sociology which they teach to their students. Such charge is made against some of our large universities, however well or ill founded it may be — witness the controversy of Professor Nearing and the University of Pennsylvania. Our State-controlled universities, not only controlled but supported by the State, have politics to contend with at all times and at all angles — witness the recent experience of the University of Wisconsin, the investigations and reports. The teachings, the writings, and the public utterances of the professors in State-owned universities are scrutinized and criticised by the devotees of protection and the advocates of freer trade, by organized labor, by many interests, and, most objectionable of all, by the politicians. The small college has no such embarrassment. It is left free to teach pure science, the generally accepted principles of economics and sociology; in short, to teach things as they are.

"The small college has another advantage, and it is a most important one. The student body is composed of people who *go* to college, as distinguished from those who are *sent* to college; those who affirmatively seek an education as an instrumentality to aid them in their life-work. Having gone of their own volition for the purpose of getting an education, they get it and do the work necessary for the purpose; college to them means a sacrifice

and a struggle and is immune from the enervating influence that follows a plethoric purse at home. They may not suffer from cerebral exudation, but I think it is generally agreed that the quantity and quality of the work they do exceeds the average work done by the students of wealthier parents in our larger and more popular universities."

One of his most elaborate addresses was that delivered in a course of lectures by eminent persons at Williams College, on April 15, 1916, on the subject: "What Shall I Do after College?" In this, speaking of the subject, he said:

"It is typically American, for it implies that we are to enter the field of productive activity, where brain and brawn and growing experience are to make us active and valuable members of society. In other words, in this country we have no leisure class, by whom work is discredited, utilitarian work I mean, work which finds a money value in salary or business gain. There are in other countries classes whose social standing would be compromised, among their fellows, by any commercial pursuit. This results mainly from heredity and the privileges and immunities which it brings, especially in countries which are governed, in large part, by hereditary rulers.

"This rule may be safely laid down, as wise to follow, in determining one's pursuit: Select, so far as may be, work that is congenial; we do better

and achieve a larger measure of success in a business that commands our liking. Since so many of our hours are spent in labor, life will be dull indeed except our workaday world is seasoned with pleasure and enjoyment. But if circumstances preclude your choice, if you cannot get what you like, by all means like what you get. People are prone to think the tasks of others lighter and the rewards greater than their own. Such thoughts are frequently born of timidity, lack of determination, and want of efficiency. The psychology of business and of life is largely within our personal control."

After reviewing the various learned and other professions, and considering also the life of the farmer, Hepburn continued:

"Avoid the public service and avoid all positions in any wise dependent upon a pull. Build upon your own foundation, never depend upon some one else for the continuity of a job or for promotion. Team-work is just as efficacious in business as in football. Work with your friends and have friends, in order that you may work with them. In order to have friends you must deserve them. This is a world of reciprocity, and by helping others you lay the foundation for warm and supporting friendships, which are the charm and solace of life, a constant source of material and moral support.

"Deserve what you want, render an equivalent

always; remember, one's liberty ceases where another's rights begin; respect the rights of others, and respect the right. If one has a good conscience, he does not need to have right and wrong labelled for him. College does not create bright men and women — it develops them; and the best you can obtain from your course of study is thoroughness, a purpose to probe to the bottom, the power of concentration, the ability to control your mental faculties, not in the quiet of your study, not in your classroom, although the foundation of this power is laid there, but in the economic struggle of life, under most trying circumstances, when interested rivalry does everything possible to distract and confuse; the ability, under such circumstances, to master and marshal your intellectual powers, to think, to reason, to conclude, to act, spells success."

The last speech that Hepburn made was at the University Club, on November 25, 1921, two months before his death. It was at a luncheon, at which only club members were present, and was given to Lord Beatty, Admiral of the British Navy. In introducing the Admiral, Hepburn, as president of the club, said:

"During the present war, we rejoiced in the size and efficiency of our fleet and especially in the size and efficiency of the British fleet, realizing, as we did, that our shores were immune from devasta-

tion and our commerce reasonably free from destruction by the Germans, because of the protection afforded us by the British fleet. Britain builded for her own protection but she afforded us protection also. Small wonder, then, that we rejoiced in this great aggregation of fighting ships, the Grand Fleet, the greatest fleet in the world, and that we embraced every opportunity to pay tribute to the British fleet and to give honor to the gallant men who so ably and effectively commanded this splendid aggregation of fighting machines.

"We finally joined the war, joined your units, Admiral Beatty, and with you and alongside of you fought for the final triumph that was achieved. It was mainly your victory but we claim a part in the triumph won. We rejoice in the fact that our prows and our guns pointed in the same direction, aimed against a common enemy. May this ever be the case!

"To my mind, the best league of nations for guaranteeing peace and order in the world would be a union of the English-speaking people. They are so strong in military might and power, so firmly grounded in right principles, so well disposed toward other nations and the enforcement of right principles, that I firmly believe the best guarantee of peace and prosperity is the union and cooperation of the English-speaking people of the world."

Several months earlier than the date of this utterance Hepburn sent to the editor of *The Sun*, who had asked him for a reply to the query "What is the best thing that could happen to the United States?" the following:

"The best thing that could happen to the United States, and the whole world in fact, in 1921 is a realization that we all 'brithers be'; that in working for 'ithers' we are most efficaciously working for ourselves; that the chance of our prospering individually is greatly enhanced if prosperity is general. Be loyal citizens, loyal to our Government, loyal to our Constitution, loyal to the best traditions of our race, loyal to the principles and precepts of the Christian religion. Evidence this by economy, sobriety, industry, and then more industry and more economy. This is the only panacea for the devastating ills of the present time; this is the only way to overcome the blighting effect of the World War and bring back prosperity."

## CHAPTER XV

## ADDRESSES AND ARTICLES ON FINANCIAL AND ECONOMIC SUBJECTS

THE number of addresses on banking, financial, and economic subjects, together with similar articles and interviews in magazines and newspapers, which Hepburn had to his credit between the years 1891, when he took up his residence in New York City, and 1922, the year of his death, shows how wide and general was the demand for his opinions and counsel. It is quite astonishing that so busy a man as he was, merely as the head of a great banking institution in a period of unprecedented strain, could have found time and had the disposition to write and speak so often and so well. There had been demands for his services before the World War, but in far less numbers than the multitude which poured in upon him afterward.

One of his first and more formal utterances was in a series of lectures before the senior class of the Sheffield Scientific School of Yale University in 1908. His subject was "The Morals of Banking," and his address was published later in full, with others in the series, in a volume issued from the Yale University Press, entitled "Morals in Mod-

ern Business." In his address Hepburn gave a lucid and comprehensive survey of the business of banking and the responsibilities which it entailed. Two citations will suffice to show the quality and high standard of his remarks. In opening he said:

"The morals and ethics of credit and banking, which I am asked to discuss, differ in no respect from the morals and ethics which determine the proper course of action in any and all other vocations. People, however, do seem to have varying moral standards, which they apply in current affairs, and this accounts for much, if not most, of the corruption that exists at the present time in public and corporate affairs. For instance, a man who would be scrupulously honest in dealing with another man will take advantage of the unseen stockholders in a corporation or the unseen citizen public, and treat them in a most shameful manner. It may be lack of courage to face an adversary and do him wrong that prompts honest conduct in the one case; it may be that the wrong in the second case, done in the absence of the parties wronged and distributed among many sufferers, thus making detection less likely, emboldens one to do what present criticism or impending detection would restrain. The moral turpitude, whether latent or active, must have existed the same in either case, and this recalls that the best petition in the Lord's

Prayer is 'Lead us not into temptation.' The best way to keep people from wrong-doing is to screen them from temptation, and in banking the best insurance against temptation is the possession of a well-developed banking conscience."

In closing he made this notable quotation from one of the world's greatest philosophers:

"In this age of commercialism, sometimes called money-mad, when people strive to accumulate far beyond their needs, and as a rule, seemingly, with no settled purpose of devoting their wealth to any public purpose, sacrificing ease, pleasure, culture, all with its concomitant extreme of growing socialism, with wealth and its possessors under scathing denunciation, I can find no better sentiment with which to close this lecture than is expressed in the following quotation from 'Taylor's Notes on Life,' written more than two generations ago:

" 'The philosophy that affects to teach us contempt of money does not run very deep; for, indeed, it ought to be still more clear to the philosopher than it is to the ordinary man that there are few things in the world of greater importance. And so manifold are the bearings of money upon the lives and character of mankind that an insight which should search out the life of a man in his pecuniary relations would penetrate into almost every cranny of his nature. He who knows, like St. Paul, both how to spare and how to abound, has

a great knowledge; for if we take account of all the virtues with which money is mixed up — honesty, justice, generosity, chastity, frugality, forethought, self-sacrifice — and their correlative vices, it is a knowledge that goes near to cover the length and breadth of humanity; and a right measure and manner in getting, saving, spending, giving, taking, lending, borrowing, and bequeathing would almost argue a perfect man.' "

As soon as the war began he was sought for his opinions and counsel on all of the various problems as they arose. In May, 1917, he was asked by the editor of *The Journal of Commerce* to give as forcibly as possible over his signature for publication the reasons why everybody should subscribe to the full extent of their ability to the Liberty Loan. In reply he sent the following:

"Every one should subscribe to the extent of his ability to the Liberty Loan because war is as much dependent upon finance as upon military operations. Soldiers must be clothed, fed, housed in canvas, armed, munitioned and transported. And that an army may be efficient all these must be well done. In order that we may win all these must be well done and all this costs money. The Government needs money and it is your solemn, patriotic duty to furnish it.

"We are at war with great and powerful nations, desperate and determined, who will stop at noth-

ing to win — witness the submarine warfare, witness their operations in France and Belgium. With the collapse of Russia the issue has become involved in more doubt and a long tedious struggle is necessary to win. Help the Government to funds and help them now and help them to the full extent of your ability."

Speaking in June, 1918, on the subject of war taxation, he said:

"I think as stiff taxation should be imposed as may be without lessening the activities or impairing the ability of people to pay and subscribe. Such taxation will be cheerfully borne. But the Congressional idea and the popular idea that this is a country of unlimited wealth, that we can finance other nations without stint, and spend billions by the score annually and obtain these vast sums, at will, by taxation and by borrowing, is a mischievous idea. People can only buy bonds and pay taxes out of their savings, the money they have left over after paying their current expenses, including the cost of living.

"There is a limit to what Congress can do with safety and propriety, and it seems to me that the best service we can render is to help find that limit, that the Government may not overstep the same and thereby invite disaster, the disaster of currency inflation and a paper basis."

A few months later he published a paper which

had a wide circulation in the press and in pamphlet form, issued by the Chase Bank, under the title of "After the War — What?" This was one of the most thoughtful and impressive documents that he ever wrote. In it he gave a comprehensive review of Germany's condition and purpose at the time of entering the war, her long preparation for it, and her great stake in it — "world dominion or downfall." Here are a few of its many noteworthy passages:

"Germany made this war for her own material and commercial advancement. The principles of civilization and the tenets of Christianity have been brushed aside by Germany as contemptuously as they would have been by any robber chief or pirate crew. She is at war with the greater part of the world; she is at issue with the whole world; and the result must be catastrophe for her.

"In order to win the war the most democratic countries have adopted most autocratic methods of administration, a severe if not sad commentary upon democracy, that in a crisis, in order to preserve its existence, it must abandon its principles in favor of arbitrary and autocratic methods. The lord and the laborer, in the trench, have found that they were alike human, and that efficiency, not class or position, is the determining factor in the test of merit and the foundation of promotion. The relations of man to man hereafter will never

be quite the same that they were before. The 'well settled' principles of economics have been ignored under the stress of necessity and a general readjustment is bound to follow the war and is likely to find its first expression in dealing with the colossal burden of indebtedness.

"For generations we shall pay taxes made in Germany, and so long as we remember the loved ones maimed or killed by Germans we shall hesitate to purchase German goods. So much for the gospel of hate and its inevitable effect upon human nature. This quasi-boycott will have been brought about by the Kaiser and his policy. Trade there will be after the war, but it will be meagre in amount and should, in the interest of self-protection on the part of Americans, be practically upon a cash basis.

"In the light of this war's experience, there should be a revision of our tariff laws, our economic laws, especially with reference to credit, currency and banking, and our laws with reference to transportation both on land and sea. In other words, the great problems involved in advancing civilization, involving man's material wants and human rights, will call for reexamination and readjustment. Not only will business be in a state of flux, seeking again to find itself, but the ego, the homo, in their interrelations and their relations to economic and material activities, will call for re-

adjustment. This will require the highest statesmanship on the part of our rulers, and let us hope that wise solutions may be had while our people are still so closely united and before intense partisanship again appears."

In an article which he published in *Scribner's Magazine*, in February, 1919, on the subject of "Who Pays the Cost of the War?" he discussed the question of Government loans, saying:

"It was physically impossible to raise by taxation enough funds to enable us to get into this war and prove a winning factor as we did. In order to get money fast enough to make over the industries of the country to a war basis, supply the needs and pay the expenses of warfare on such a phenomenal scale, and supply the financial needs of our allies, it was necessary for the Government to anticipate future income by selling bonds. It was necessary for the public, in order to respond to the Government's needs, to anticipate their income by borrowing in order to turn funds over to the Government. This did involve inflation and resulted in hardship to many. *There was no other way to win the war. Finance by means of credit brought future income to the aid of present income.*"

In answer to those economic authorities who argued that payment of part of the war cost could not be postponed to the future by means of loans, he said:

"Although these logicians conclude to the contrary, the man in the street, the man on the farm, the man in the counting-house, and the man in the legislative halls will always believe that a portion of the present-day expense can be devolved upon the future and will act accordingly.

"I recall an example of false premise which was current in my school-days. A man goes into a saloon, leans over the bar, and says: 'Well, I believe I will spend my ten cents for crackers this morning.' The barkeeper sets him up a plate of crackers. The man turns the plate of crackers around two or three times and says: 'Really now, I don't want crackers. I would like to swap these crackers for a cigar.' The barkeep' makes the required exchange, but after toying with the cigar a moment or two, the customer says: 'Now, what I really want is a drink. If it is all the same to you, I would like to swap this cigar for a drink.' The barkeep' takes the cigar and sets up a drink. The customer rapidly disposes of the drink and starts off. 'Hold on there,' calls the barkeep', 'you haven't paid me for that drink.' 'But,' calls back the customer, 'I gave you the cigar for the drink.' 'Well, then, pay me for the cigar.' 'I did. I gave you crackers for the cigar.' 'Well, then, pay me for the crackers.' 'You've got the crackers. You don't expect to keep them and get pay for them too, do you?'"

At the request of the editor of the London *Times*, Hepburn wrote a brief article which was published in that journal on July 4, 1919, on the subject: "Will New York Become World Financial Centre?" In this he said:

"New York, of course, is the financial centre of this hemisphere, and likely to continue so. New York will experience great difficulty, however, in displacing London as a world financial centre. It requires something more than financial strength, tangible and latent resources, to constitute a financial centre. All this power must be supplemented by an ability to do a world business, which implies the understanding of the world's business, its wants, its wishes, its idiosyncrasies, its way of doing business.

"There must also be an ability to do business in the languages of the world — to think, talk, write, and trade in the languages of the various countries of the world. New York is wofully deficient in many respects, and will require years to create a business force competent and adequate to deal with the world's problems as they exist, and to note and take cognizance of the ever changing conditions and customs.

"London is excellently well equipped to do a world business and to be a financial and commercial centre. The ability to store goods in warehouses in England without payment of duty, and

to withdraw the same for export to any part of the world where a sale may be effected, are important advantages which London has always enjoyed. Then, too, London, is nearer the centre of the commercial population of the world, and has the advantage of propinquity.

"The American business man is keen, alert, and quick to respond to the demands that are made upon him, and as soon as he realizes what the world wants, he will quickly respond and will qualify himself with reference to the acquisition of modern languages and in all other respects. One of the reasons that the American business man has not given attention to these subjects in the past, one of the reasons that our shipping has lagged so much behind that of other nations, is the fact that the American could make more money at home by confining his endeavors to his own country and its immediate neighbors. In other words, he followed the line of least resistance in making money, and as long as there was ample field for his endeavors at home, he was quite justified from a financial standpoint in so doing.

"England will be handicapped by its very great debt, and the English will lack the ability to furnish funds to far distant countries and to finance all sorts of commercial and industrial enterprises the world over, as it has done in the past. This ability to furnish money, give credit, is the most

important leverage in securing foreign trade. In respect to capital as such, New York will enjoy a comparative advantage, and no doubt as time goes by will overtake and probably surpass London. I think that hereafter the business of the world, instead of concentrating, as in the past, will find several financial centres, and of these New York will be most important. I look for Tokio to become the financial and commercial centre of the Orient. Paris and Berlin will be very important financial centres. In other words, the effect of the war will be to decentralize financial power and distribute it in a greater degree throughout the leading commercial nations."

A glimpse of his own principles and methods as a banker is afforded in a lecture that he delivered before the Alexander Hamilton Institute, in the fall of 1920:

"The essence of wise banking — the underlying motive actuating every successful bank management — is to try and make money *along with* instead of *out of* the customer. The relation should be one of cooperation. In a moral sense, the bank management and the business which comes to the institution are closely identified, and the banker necessarily becomes the custodian of many secrets with regard to his clientele. Credit statements are required, resources and liabilities are carefully looked into, and the efficiency and

competency of the management are carefully scrutinized.

"This is especially true in times of trouble. But the good banker keeps his knowledge of the private affairs of his customers securely and firmly locked in his own breast and never mentions them in public.

"The banker, by virtue of his position, has great power, but with this power he has great responsibilities, not only of a financial nature but also of a moral one. A good banker must be a good man, and a good banker can be helpful in many unobtrusive ways to the people who do business with him. Character is the foundation of confidence and is the principal and first element to be considered by a banker, both in deciding whether he will take the new account that is offered him and in determining his treatment of the account after he has received it.

"An experience covering a generation would enable me to give countless instances of business, both individual and corporate, that began in a very modest way with balances not sufficient even to pay the expense of the bookkeeping, but that in the course of years grew to very large proportions and became among the best and strongest of the bank's accounts. This is precisely what good banking management aims to do — build up its business by proper discrimination as to the char-

acter of the accounts and the men behind them, and by helping these men to succeed. In no other way can a banker bind business to him so closely; in no other way can he make friends so loyal and constant. By no other means can he so successfully promote the growth of his own institution; for business, like love, begets its kind. It is with the banker as with every one else: he who wishes to succeed should deserve to succeed; and invariably the best way to help oneself is to help others."

On one occasion he was asked, at a meeting of the New York Academy of Political Science, of which he was at one period president, to comment upon the speeches that had been made during the evening. In opening his remarks he said:

"I am reminded of the story of a man who while addressing a large audience was disturbed by calls from the rear of 'Louder! Louder!' Finally some one in the centre of the audience said: 'Can't you hear what the speaker is saying?' The response was 'No!' 'Well,' he said, 'you are mighty lucky.' "

Continuing, he said: "Now no one realizes better than a banker the very great problems that confronted our Government during the war, wholly unprecedented, and any comment or criticism made should be made with full appreciation of the difficulties which confronted these gentlemen at Washington, and be leniently made for that rea-

son, and only in the hope of leading to an avoidance of similar mistakes in the future.

"I was very much surprised at Secretary Leffingwell's comment upon the lack of criticism of the Government's action during the war, and the fact that criticisms were reserved until the present time. Everybody knows that criticism, or suggestion, or information are among the things that this Government at Washington does not want, and would not listen to. But I am sorry the Secretary isn't here, because I could call his attention to a number of things that were criticised, and the Government did know what the public thought about them. To begin with, there never was a more undignified proceeding inaugurated than the propaganda to float Government bonds and sell them to the public at more than they were worth. The Liberty Bond Committees took possession of our theatres, between the acts; they came into our banking institutions and held us up at all times; they got people's enthusiasm aroused and induced them in many cases to subscribe for more than they could pay for.

"What the Government should have done was to have paid a fair price for money, paid what the bonds of the State of Massachusetts, or Minnesota, or New York were paying, or what the bonds of the City of New York were paying; they never should have offered bonds to the public at any lesser rate

than the first credit existing in the country demanded. Had that been done, the twenty-two million who subscribed for bonds at one issue would have kept them and the bonds would have remained near par. But, as it was, the degree of patriotism of these people aroused by propaganda did not continue when their securities went down, and in a spirit of disappointment they sold them, usually at considerable loss, and they are going out of the hands of the general public and into the hands of strong holders.

"This war has cost a great deal, and it has been paid for in various ways. You pay taxes; that you know. If you buy anything in a drug-store or a dry-goods store, you pay a little additional tax; you are reminded of that all the while. But what you may forget is that you are paying a tax every day, directly or indirectly, in the high rates of money. The very best mercantile credit in the country is paying eight per cent for money. Don't you pay that in the form of increased cost when you trade with them? Surely you do! And why must you pay it? The Government to-day has six and a half billions of the money of the commercial banks, who are supposed to supply the commercial needs of the community. The withdrawal of that amount from the discount banks, removal of it from their supply of funds available for loans to merchants and individuals, accounts for your increased

rate of money. This is part of the worst tax, the heaviest tax, the biggest tax, that you are called upon to pay, the increased cost of everything that you have to buy, comprehended in the statement 'high cost of living.'

"Now if the Government had placed its bonds at an interest rate which would have kept them at par, kept them in circulation and in the hands of the community, they would not have been in the banks, the banks could have supplied your needs, and the price level would not have risen to so great an extent. Instead, what did the Government do? It spent millions of dollars in this propaganda work, employed people and paid their expenses all over the country, to boom the Government bonds, a thing which would be a reflection upon the credit of any individual or any corporation; but that method was followed for every bonded issue offered the public. When the Treasury Department was organizing those booms for succeeding bond issues, they went into the market, to Wall Street, and bought bonds to sustain the price, marked them up, did just as brokers do and bankers do down there, which people criticise so much, and they have kept that up until just recently Secretary Houston announced the discontinuance of that policy. How much money do you suppose they spent in that way? They bought $1,839,000,000 of their funded debt which had been sold

to the public, paid for the same with these revolving certificates of indebtedness, running from four to six months, which are placed with the banks at frequent intervals. Is that good business? Is that good banking? Was that necessary?"

## CHAPTER XVI

## ANXIETIES AND SERVICES IN THE WORLD WAR

THE strain of the great World War upon Hepburn was constant and exhausting. He had to solve not only the financial problems that the war forced upon the head of every large banking institution, but his recognized position as one of the foremost financial authorities of his time led to appeals to him from all quarters for advice and aid. His correspondence during the war period is voluminous and absorbingly interesting. It includes letters from banking, financial, and commercial interests, not only in the United States but in Canada and Europe as well. While patiently and conscientiously answering these, he was at the same time responding to requests for advice and services from officers of the United States Government, and was taking active part as a member in the consultations of various committees and other organizations appointed to consider the leading problems of the war. Ambassadors of foreign nations in Washington were in constant touch with him, seeking his advice in matters especially pertaining to the countries that they represented.

I am indebted to Mr. Willard V. King, former

President of Columbia Trust Company, for the following most interesting bit of testimony concerning Hepburn's quick recognition of the serious perils to the United States which the World War threatened:

"When I heard that Great Britain had sent the ultimatum to Germany to retire from Belgium, in July, 1914, I realized that war was imminent, and appreciating that it would mean a troublous time for people in my business I called at Mr. Hepburn's office to get his advice. I found him on the telephone trying to persuade President Wilson that the threatened war would be a serious thing for this country. The President referred him to Secretary of the Treasury McAdoo, whom he thereupon called up, only to be told that the only damage the declaration of war could bring to this country would be to the Wall Street bankers, and that if they could not take care of themselves it was no concern of the Government. Mr. Hepburn patiently argued with the Secretary and urged him to come to New York to discuss the question, which he finally promised to do. The following day the Secretary came to New York and after conferring with the principal bankers of the city called the reporters in and told them that there need be no worry about the situation, because he was alive to the danger and was taking charge. I remarked to Mr. Hepburn, after reading this statement in the

newspapers, that I thought the Secretary was rather cheeky in taking the credit to himself; but Mr. Hepburn replied: 'We do not care who gets the credit, so the matter is attended to.' "

From the very beginning of the war he predicted the defeat of Germany and the enormous cost of it in life and wealth. Writing to Gabriel Hanotaux, at Paris, on August 11, 1914, only a few days after England entered the war, Hepburn said:

"We are all appalled at the condition of war in Europe; we did not believe it possible, and we deeply sympathize with your nation in having this war thrust upon you for no good purpose whatever. Doubtless the editorial comments of the American papers have been reproduced in Paris, so that you well know the trend of current sentiment over here. There is but one result possible — Germany can't prevail against France, Russia, England, Belgium and the Balkan States. It seems to me that the war must be a very long and a very calamitous one; I hope not."

How deeply he was thinking over the subject is revealed in a quite remarkable letter that he wrote, on December 25, 1914, to Professor John W. Burgess, who was an avowed German sympathizer at the time. In this letter he said:

"This war to me is a horrible nightmare. I cannot see any other result than that Germany must fail, and fail certainly, in what she hopes to ac-

complish. The way the situation impresses me is this: After the winter is over and the spring rains are over and the frost is out of the ground and the country settled so that armies can be moved advantageously, I believe there will be one Herculean effort on the part of both sides to crush the other, and it seems to me that neither side can crush the other, but the result will be something in the nature of a drawn battle: that the exhaustion following the effort by both will initiate in some form a movement for peace.

"I do not want the Germans crushed, but I am terribly annoyed with them for beginning the war; they were making a conquest of the world commercially, with rapid strides, and it seems to me that they, of all nations, had least to gain and most to lose by the war. I cannot help feeling that the Kaiser was forced into the war by the so-called Prussian war party. I have all along regarded the Kaiser as one of the great men of the world. The Government of Germany justifies that. The fact is that Germany began the war and, by crushing an innocent third party, shunted public opinion strongly against them, and it has been kept alive and intensified by the sufferings of the Belgians. In 1870, when Napoleon commenced the war against Germany, sentiment was equally pronounced in favor of Germany.

"The sometime peace efforts which Count von

Bernstorff countenanced were a mistake. Our people were divided in their sentiments of that peace movement; some believed that it was disingenuous and designed to conciliate public opinion in America, and that the Kaiser did not want peace and would not make peace except such peace as he might dictate to a vanquished adversary. The other and more numerous part of the people believed that it was evidence of the fact that Germany knew she could not win and was therefore seeming to break her fall by instituting the peace propaganda. The effect was bad for Germany.

"The Germans certainly did get the 'big head'; they overestimated their own power and underestimated that of their adversaries, and they are paying dearly for the mistake. The Kaiser has attributed the feelings of his adversaries to envy of Germany's efficiency and superiority — always providing the newspaper accounts of what he says are correct — and that has been the tone of the people who have written in behalf of Germany — a general claim of superiority on the part of Germany. Well, now, that claim is true, but its truthfulness does not mitigate, but perhaps intensifies, the harshness with which it grates upon the sensibilities of other people. No one likes to concede superiority, and hence the general tone of denunciation of Germany's arrogance.

"Oh, well, there is no use reviewing the matter.

I never had anything worry me as does this war. I do not want Germany crushed, neither do I want France crushed and despoiled of her territory and compelled to pay an indemnity, and I certainly do not want the English placed in that position. I do want the war stopped, although I have no opinion as to when or how. There are many lines of business in this country, and many individuals, who are *in extremis*, financially speaking, through no fault of their own, and all because of this unbelievable condition of affairs. I have never worked so hard as I have for the last several months, and never was there such a feeling of gloom unrelieved by hope. I do not know just what to hope for. We have a very large German clientele and a still larger Semitic clientele, and of course the latter are all pro-German. The result is that I do not discuss the situation at all during business hours."

One of the foreign ambassadors with whom Hepburn was in regular correspondence was Cecil Spring-Rice, of the British Embassy, who was at Washington throughout the war. Writing to him on April 3, 1916, Hepburn, with the clear foresight which marks all his letters of the period, said:

"Since the commercial interests of Great Britain have become so large and were intrusted to the entire management of people here, I have kept in business touch with them through my immediate neighbors. The expense of the war is appalling

and it has seemed to me all along that that would be the controlling factor in bringing about peace, and yet it may not. I become bewildered in trying to think what will be the situation, economically and financially, after the war. The preparedness of the Germans and the unpreparedness of the Allies become more and more apparent every day, but the Allies are getting into proper shape, and I really believe the climax of German success has been reached, and that from now on our star will be in the ascendant."

Writing on August 14, 1915, to Hermann Sielcken, a pronounced defender of Germany's conduct in the war, who was at Baden-Baden, Hepburn gave him cold comfort by saying:

"What America is doing by way of financing the Allies is in extending our credit to our manufacturers and producers on the strength of their sales abroad. *This will naturally continue.* I am appalled at the amount of indebtedness which all nations in Europe are piling up and am seriously concerned as to how such indebtedness will be treated in the future. How much longer is this terrible war to last? Pray heaven it may end soon."

He was most impatient with the course of the Wilson administration, both in regard to preparedness for the war and in getting into it, and a few days before the United States formally en-

tered he wrote, on March 23, 1917, to Sir Albert K. Rollitt in England:

"Well, we are at war with Germany; that is to say, Germany is making war upon us. Instead of going into the war 'man fashion' after the *Lusitania* incident, we were dragged into it at this late day. I do hope now, and believe, that the Government will assert itself in a way that will be effective and beneficial to the cause of humanity and civilization. We are holding mass meetings, and meetings of all our large clubs and various organizations and doing everything possible to fortify and enthuse the present administration."

Writing again, on June 25, 1917, to the same correspondent, he said:

"Our people are beginning to realize that we are in this war and that overcoming the Teutons is a serious undertaking that calls for Herculean exertions and much sacrifice. The grand thing about it all is that the more this feeling is borne in upon the people the more resolute and determined they become. We are doing all we can and the best we can and doing it as fast as we can. But for the collapse of Russia I think the war would have been over this year. Now, I can't even form a time limit in my own mind."

To his long-time friend Edward Tuck, in Paris, he spoke his mind with greater freedom:

"I am becoming nervous; the situation doesn't

look right. Everything happens in favor of the Germans. The collapse of poor old Russia is heart-breaking. With Odessa and Petrograd in the hands of the Germans they can bid the world defiance. Our country is in a ferment, which you can easily understand. We have raised about $115,000,000 for the Red Cross and we have about 30,000 soldiers in France. The Secretary of the Treasury has held up the Appropriation Act pending in Congress, carrying $4,000,000,000, because he wants another $5,000,000,000 — $9,000,000,000 this year; and we have only started. The only difference between the people at Washington and drunken sailors is that the drunken sailor spends his own money. The way things are going on down there is simply a joke. The heads of most of the important departments would make good Sunday school superintendents and conductors of singing schools but as business is transacted there it is simply a joke. There can only be one possible ending to the war. Germany must and will be beaten and our country will eventually marshal her full strength. I only mourn because of the lack of efficiency and experience on the part of our administrators."

Letters from bankers and heads of commercial bodies in all parts of the country poured in upon him in a flood asking for advice and guidance. To one of these he wrote, on November 26, 1917,

what may be taken as a fair sample of many others of like nature:

"We must largely work with the Government, and we must take things as they come. We ought to discourage extravagance in every form, discourage not only luxuries but even utilities which are not really needed. The activity of manufacture should be maintained. Men should not be employed as non-essentials, as their services will be much needed to produce the food, clothing, munitions and guns to fill the requirements of our army. As bankers we must help along popular and patriotic industries and as bankers we should be conservative withal and keep our feet well braced and equilibrium well maintained, ready for any exigency that may occur. A sudden stoppage of the war would bring confusion. As we used to say in our boyhood days when we threw a ball or some other object up in the air above a crowd of kids: 'Look out! What goes up must come down, on somebody's head or on the ground.' "

At about the same date he wrote in another letter:

"We are more than busy here all the time holding receptions for delegations of other nations. We have just been having the Japanese, the only nation that didn't want to borrow money. I am inclined to believe that we ought to get real close to them. They are bound to be the dominating

influence in oriental politics and they seem to be quite as competent a people as any of the Aryan races; if we were to take the authors of this world war as exemplars of Christianity I don't know but Buddhism and Shintoism would be desirable in comparison. Pardon me, I won't branch out on war questions; the subject is to me very tiresome. I have to discuss it all day long in our business. I escape from discussion of the war and war plays and war books as much as I can."

To his grandson and namesake, Barton Hepburn of Minneapolis, he wrote on January 28, 1918:

"No, the Germans will not win the war. Had it not been for the utter collapse of poor Russia, I think the war would have terminated last year, and in manner satisfactory. The fall-down of Italy also was a serious disappointment; it leaves only France, Great Britain and the United States as real factors in opposition to the Central Powers. They are very strong, very great fighters, but they are very wrong, and I believe firmly that the right will prevail in the end. I do not expect to see Germany crushed, but I do expect to see a point reached where a peace can be made which will safeguard the future and render it impossible to prosecute another world war such as is now devasting so many fair lands, taking so many valuable lives, and destroying so much of the food, clothing and shelter which so many people require

for their comfort and protection. We are a long way from the scene of conflict, and it takes a long time to get under way and make ourselves effective in the contest. We are sure to have war throughout the next season, I think, and after that I hope that common sense and justice will prevail."

That he possessed the qualities of a prophet in considerable degree is shown by a letter which he wrote, on May 22, 1918, in reply to the question of the editor of *The Banking Law Journal*, as to what would be the business outcome of the war:

"The war has for American business both its dark and its bright side. When the war is over, America will find herself with depleted resources, with a load of expensively equipped war industries, with an enormous supply of unplaced labor returned from abroad, and with a big debt, both interest and principal of which must be paid.

"On the other hand, such an emergency as this war is bound to develop habits and make evident possibilities in a nation which would never have come into being without that emergency, and from which business is bound to benefit. The habit of saving and investment, which the war has forced upon the mass of the people, cannot disappear in a night. Hundreds of thousands of people who never owned a bond before now realize through personal experience what it means to be a capitalist. The women whom this war has changed

from liabilities into assets will not be content to return to the other side of the balance sheet merely because the war is over. Further, business must feel, in every department of endeavor, the impetus given to the application of science by the war.

"The great question is — Can these and other benefits be made to compensate for the general depletion? It is difficult to conceive of a nation passing through an adjustment so enormous as the aftermath of this struggle without a slowing down of business and some hardship to the mass of the people. How quickly this period will pass and how little it will affect the prosperity of the country will depend on the willingness of the government and the people to face the facts of the case and exercise the virtues learned in war and that concerted action for the common good which they have shown in the prosecution of the war."

His faith in the defeat of Germany was much strengthened in the fall of 1918. Writing, on September 4 of that year, to Sir Albert K. Rollitt, he said:

"With the Huns driven out of France and Belgium, and the devastation of war threatening Germany, the Germans would begin to receive the punishment they deserve and the education which they must have. When a German is taught that war does not pay, he won't be inclined to engage in it."

To Captain Clark Williams, who was with the American Red Cross in France, he wrote on September 25, 1918:

"They tell a story of one of our Semitic friends who had failed, assembled his creditors, told them he had absolutely nothing to pay them and he didn't know what he could do, unless he submitted himself to be cut up and distributed among them. One young fellow sung out, 'Give me your gall!' Answering your query as to what part of the Boche I prefer, I might say his gall would be useful. It got him and the whole world into trouble and the trouble seems to be going back into Germany just now. I hope Foch succeeds in breaking the Hindenburg line. I think that would mean a general break."

A glimpse of the characteristic Hepburn humor appears in this passage from a letter to Edward Tuck, October 9, 1918:

"The war news is very gratifying, and I think it is going to continue so substantially to the end, and the end must be to our liking. The old Kaiser is not being photographed at the front in the presence of his favorite reporter as much as he was, and I am inclined to think he must be pretty well tired of his partner, the Deity, and I have been expecting that he would call the Lord to account for his failure to respond to German wants and wishes exclusively."

His dissatisfaction with the Democratic leadership in Congress found expression in a letter, October 4, 1918, to William I. Taber, President of the Citizens Trust Company, Utica, N. Y.:

"The animus displayed by the people who are now in the saddle at Washington, especially Chairman Kitchin, is to soak everybody north of the Mason and Dixon line particularly and everybody who has a dollar generally. I think it will be very difficult and very hard to have taxation put back upon the normal basis after the war is over. If the present programme of government socialism is to be carried out, we may expect many deficits along the line, which will have to be made up by the taxpayers. The demands of the Bolsheviki elements, and in fact of the public generally, will be insistent, for each industry will be wanting favors at the expense of the taxpayer. I hope we will get back to private ownership of public utilities very soon after the war ends. I imagine it will be a long struggle and favorable results may not obtain until the deleterious results to industry become apparent. Your guess is as good as any one's as to what will happen."

## CHAPTER XVII

### SERVICES AND OPINIONS AFTER THE WAR

THE close of the war did not lessen the strain which had been so great and continuous upon Hepburn's time and energy during its progress. On the contrary, it increased it. While the war was on, he was not only sought constantly for advice and counsel, but he gave a great deal of time for service on important committees and in various war organizations. He was President of the War Relief Clearing House, a member of the Federal Milk Commission, a trustee of the Patriotic Farmers' Fund, a member of the City Committee on National Defense and of that for Men Blinded in Battle. His most important service was as member of the Advisory Council of the Federal Reserve Board. When the Federal Reserve Act had been in process of construction in 1913, its framers had called him in consultation as an authorized representative of the banking interests of the country. The reason for his selection is given by Professor Henry Parker Willis, the secretary of the Reserve Board, in his recently published work, "The Federal Reserve System": "Mr.

Hepburn was at the time active in the work of the American Bankers Association and was the chairman of the Currency Commission of that association, a body formed for the purpose of considering and reporting upon all legislative proposals that might be offered. Mr. Hepburn was, moreover, a high-minded and public-spirited man, largely free from professional and sectional ties." When asked what the essential desire of the bankers was Hepburn replied that they desired "a central banking system organized substantially along lines indicated by European experience, free of politics and conducted in the public interest." Writing of Hepburn's labors in the long controversy over the provisions of the act, which continued for nearly or quite a year, Doctor Benjamin M. Anderson, Jr., says: "He opposed and criticised the Federal Reserve Act until he succeeded in having it embody its most essential provision — that requiring one Federal Reserve Bank to rediscount for another — after which he gave it his effective support. This provision, he held, gave us in essentials a central bank. Without this provision we should not have weathered the crisis of 1920."

Hepburn's services in the framing of the Reserve Act led naturally to his selection in 1918 as a member of the Federal Advisory Council of the Federal Reserve Board. In this position, Doctor Anderson says, "he was particularly effective during the

trying days of 1919, 1920, and 1921, in combating dangerous policies and in formulating and defending sound ones."

Hepburn's correspondence after the war continued to be voluminous and interesting, as citations from it will show. Writing, on December 9, 1918, to G. M. Boissevain, in Holland, he revealed an early and decided disapproval of President Wilson's League of Nations:

"We are more or less concerned over a vague fear that some impractical idealism may be presented to the Peace Conference by our representatives. The sentiment of this country is one with that of France and Britain in regard to the terms of peace. Outside of a very few people, we believe that the League of Nations to Enforce Peace is something to follow, not to be a part of, the peace negotiations at the present time."

He alluded to it again in a letter to his friend Sir Albert K. Rollitt on December 17, 1918:

"Well, the Huns collapsed all at once, did they not? I am very glad they did and so are our people, and yet the feeling is so very general that they wanted to hold on a little longer and give the Huns a little more thorough thrashing. They wanted the war carried into Germany. That probably represents the bad side of human nature.

"We are concerned a little over the Peace Conference and what may result. We are afraid of

propositions from this country savoring of state socialism. The general conviction is that a league of nations should follow, not be a part of, the peace agreement. We have a pretty good league of nations which is comprised of English-speaking people of the world plus the Latins, represented by France and Italy, together with Japan. That is a league worth preserving."

Again, in a letter on December 24, 1918, to Elisha M. Friedman, of Richmond, Va.:

"I am heartily in favor of the co-operation of the nations to preserve the peace of the world, but should want to scrutinize very carefully any compact which might subject the course of action of this country to the control of other nations. I should want to know how that control was to be exercised — the relative weight given to the different nations in determining action. If each nation had one vote, the Dominion of Canada would be included in the vote of Great Britain. The United States would have the only vote on the North American Continent, except that of Mexico and the several small states of Central America."

A few weeks later, when President Wilson returned from Paris and made his speech in Boston defying the Senate and saying it must accept the League without change, Hepburn wrote to Edward Tuck, in Paris, and, as that gentleman was an American to whom he could free his mind without

restraint, he gave his frank opinion both of the League and of its author:

"I am very glad to note the criticisms of Wilson, which are cropping out in England and France. A letter from an officer in the service there says that when they found what kind of man Wilson was and how impossible he was, they were at a loss how to manage him, and finally determined to give him his head and let him make himself ridiculous, which they were very sure he would do and are very sure he is doing.

"I know that you have the New York papers and hence you have the speeches made in the Senate on the League of Nations. The speech in Boston yesterday justifies the worst criticisms that have been made upon the proposed League. He says in effect that it would be criminal to set up weak nations like Poland, the Czechoslovaks, the Jugoslavs and Armenia, and leave them to be pounced upon by surrounding nations, as they would be unless protected. Article 10 of his League would commit the United States to guaranteeing the territorial integrity of all these countries and all other countries who are members of the League, including Great Britain. That would defeat the League itself, so far as this country is concerned, and the manifest subordination of America to European control is another thing no one would stand for.

"Secretary Daniels announces that Wilson will sail for Europe on March 5th. He evidently does not consider himself indispensable to this country, and I think the country will reach the same conclusion. It is a most amusing combination of entire neglect of official duty on the part of the President, seeking to do work which had better be entrusted to well selected delegates, and solely for the personal gratification that he gets out of it. He is enjoying it greatly now. I do not think he will enjoy the sequel quite so much. You know the old story of the boy who hid in the corner of the fence to scare a colt that was feeding along near by, and when he jumped out and booed, the colt kicked him. The boy soliloquized that if he had not laughed in advance, there would not have been any fun in it."

During the years of 1919, 1920, and 1921 Hepburn devoted himself first of all to his duties as a member of the Advisory Council of the Federal Reserve Board. He was in constant consultation and correspondence both with his associates in that task and also with members of Congress and financiers at home and abroad in regard to the questions involved. "I am a member of the Advisory Council," he wrote in reply to an invitation to attend a conference of another kind, "and I must attend to that duty first. The question of financing the war is so acute just now that I feel constrained to put everything else aside."

Writing to Edward Tuck, May 20, 1919, he said of the problems to be solved:

"I spent yesterday in Washington with the Federal Reserve Board, and I saw quite a number of prominent Congressmen. We had a conference with the Secretary of the Treasury in the regular course of our business meeting. The Administration circles over there are not very happy. Confronted with an adverse political majority in Congress, they expect to be called upon to check up matters and have their accounts overhauled. That is a labor which they have not thought it necessary to indulge in heretofore. They have gone on spending money recklessly right and left without any regard to economy, and without much regard for consequences. There was a very aggressive tone on the part of men I conferred with, especially Senators, and I think that this administration will be called sharply to account for what it has done and will be a good deal restrained as to its future administration. As long as the war was on, they cheerfully granted autocratic powers and unlimited money. Now things are different.

"One of the foolish things which the government did was to guarantee a minimum price of $2.26 for wheat. That keeps the cost of living up and prevents the cost of labor and other things from going down to their natural level. One of the stupidest things they did was put over them by Lord Read-

ing. They sold two hundred and fifty million ounces of silver to the Orient at $1 an ounce and agreed to buy it back at that same price at any time in the future. Silver is now $1.19 an ounce, but it may not always be and the government's obligation to buy that back is good for all time. The puerile stupidity manifested by the administration in so many respects is disgusting.

"Well, let us stop scolding and brace up and look pleasant. I hope the Germans sign the Peace Treaty and I also hope that the United States Senate rejects it or materially amends it. I have no doubt it will. Wilson's propensity for meddling in everything is not very popular, and for the United States to undertake that rôle in the affairs of the world would be most unwise, and I have no idea they will do it."

In regard to the lessons of the war he wrote this interesting passage in a letter, on November 26, 1918, to E. L. Pease, Vice-President and Managing Director of the Royal Bank of Canada:

"The present war taught us many things, but no one fact was borne in upon us more strongly than the necessity for concentration to secure efficiency. There must be a centralized and controlling force in government and also in business, in order to produce the best results. Our republican Government gave to its President autocratic powers in order that we might better fight to make

the world safe for democracy. Our railroad management was consolidated under one head and competition eliminated, to get the best results in transportation. Fortunately our bank control had been centralized in our Federal Reserve system. To this centralization of our financial resources we owe our success in financing not only our own affairs, but in extending loans to our allies as well."

## CHAPTER XVIII

### VIEWS, ADMONITORY AND ADVISORY

DURING his later years, as one of the penalties of fame and a reputation for wisdom, Hepburn was besought constantly for newspaper and magazine articles, and for views upon topics of popular interest as they arose from day to day. His response to these requests, when one considers the multitude and gravity of the burdens which rested upon him in his financial relations, was remarkably generous. He seemed always to find time either for writing himself or talking with some one who wished to write for him or about him. One of his articles, which appeared in *The American Magazine*, for November, 1919, attracted wide attention because of its advice not to listen to "tips" on stocks, and not to speculate. "There are," he wrote, "tens, probably hundreds, of thousands of Amerian citizens who, for the first time in their lives, possess money for investment purposes. Extraordinary conditions have placed large sums in the hands of agricultural and producing classes.

"The majority of those who are enjoying this new prosperity have little or no experience in investment, have had only casual acquaintance with

banks. Never before having owned money in quantities beyond their immediate needs, they have given little thought to investment and, as a result, a large number of them have been, and are being, victimized by promoters and swindlers.

"A very common belief on the part of people who have money-making aspirations is, 'If I only had capital to invest I could make a fortune.' The idea is widespread and constantly finds expression in popular speech and writing. But the truth is that it is as difficult for any person to *keep* money as it is to *make* money; and, under prevailing conditions, it is much more so for the man with small capital.

"Even trained financiers and business men have great difficulty in exercising proper judgment and discrimination in making safe investments. Inexperienced persons of limited means should exercise the greatest caution, and consult with trained, experienced individuals before making investments.

"The small investor should ignore entirely 'tips' on stocks. The so-called 'tip' is one of the ridiculous features of stock gambling, yet thousands of persons solemnly whisper to each other 'tips from the inside.' On the fringe of the legitimate business of buying and selling stocks and bonds there hangs an army of promoters, gamblers, and sharpers, who are keen to take advantage of lack of investment knowledge. They have a system of

disseminating 'information' for the purpose of inducing speculation in certain securities which it is to their interest to promote. By means of directly placed 'confidential information' they can spread news over the country in a few hours.

"The remarkable thing about this system is the number of persons who have faith in such 'tips.' It is true that men believe the things that they want to believe. The condition would be amusing were it not fraught with such serious consequences.

"If you get a 'tip' you may know that all the chances are that it is false, and that, in almost every case, it is given for the purpose of inducing you to buy. Ask yourself: How can any man or group of men control a stock? If they could control it, would they 'tip' any one else and allow him to share in the profits? How would the man who 'tips' you know about it, even if it were true? When you get a 'tip' ask yourself these three questions, and you will not invest.

"A man whispers to you that some 'big financier' told him something in confidence. Is it likely the 'big financier' would tell such a man? Is it probable that you would trust a man who would violate such a confidence? Yet thousands of men of recently acquired prosperity are loaded up with worthless or nearly worthless stocks through believing just such absurd 'tips.'"

In another article, which was published in *The*

*American Magazine* for July, 1918, he discussed the question of the relation of age to profession or business. In this he said:

"At twenty-one a man is entitled to participate in the Government. But the law stipulates that a candidate for the Presidency must be thirty-five. It is one thing to have gumption enough to vote and another thing to have wisdom enough to act as head of the National Government. It may be laid down as a general rule that a man of twenty-one needs some additional years of actual experience in order to justify his entrance into business for himself, or the assumption of the management of any large concern.

"To succeed in business one must have imagination, vision, initiative, and, of course, honesty and ability, industry, courage, and bulldog determination. Any man seriously lacking in any of these qualities should stick to the pay-roll.

"More mistakes, however, are made by assuming business responsibilities too late in life rather than too early. One should start in business for himself when in the full vigor of youth, while one has the confidence and the resilience which enable one to overcome difficulties and to recover from disaster.

"The fundamentally important thing is for every young man to study the basic principles of business. The rule-of-thumb worker is not likely

to get far, no matter how often he changes his position. He is more likely to become a rolling stone, gathering little moss. And employers hesitate to engage a man who has not stuck any length of time at anything.

"The man who uses only his own hands, his own brain and his own money may make progress; but no one ever succeeded in a large way who did not use also the hands, brains and money of others. Merchants and manufacturers have built up their industries because by using the hands and brains of others, and by establishing good character and a reputation for efficiency, they have commanded credit — the use of other people's money.

"Success in any line of business in any locality is likely to attract attention and to call one to higher responsibilities. Metropolitan centres are clearing houses not only for commerce and finance but for brains as well.

"In the higher reaches of business the essential thing is judgment, and judgment ordinarily comes only with years. Business goes in cycles; no two of the panics our country has passed through have originated from the same cause. It requires many years of practical experience to gauge the different angles from which danger may appear.

"The war has emphasized the fact that many men who retired or semi-retired were still fit for important duties; numbers of such men have re-

turned to active duty and are accomplishing things which they had considered impossible because of the age they had attained.

"Success is not the exclusive perquisite of any period of life. Success rather is a matter of fitness — the co-ordination of ability, character, and persistent determination, coupled with a wholesome respect for the rights of others. Deserve to succeed and you will succeed!"

In a series of articles on "Young Men and Study" that was published in 1921, he wrote:

"Only through study can a man progress; study at school, at college, from books, yes; but especially constant, never-ending study of the world around him, and more especially the very human nature of his fellows.

"The particular line of work must be chosen, which is no small task, and can only be accomplished by a thorough self-analysis and self-knowledge. Technical training for that particular line is a first requisite, then as broad a cultural training as may be possible, to help in giving the student the wide view, the big vision, the background, the facts upon which to base thought. In the higher circles of every line of endeavor, the essential thing is judgment. Judgment is not secured in a day, but it is the product of thought applied to observation and experience. The successful man must know how to think.

"All these are necessary, but these alone will not bring a big, all-round success. In addition, a man must learn to know, accept, and utilize the big underlying forces of the world and of human nature. So often the individual most capable of study and thought is carried away by theory. He acts upon the assumption that the world is what he conceives it should logically be or ideally be. The man who would succeed must know the world *as it is*, and he will be neither too pessimistic nor too optimistic about it. He will study the fundamental laws governing life and people as he sees them illustrated about him, and will base his actions and his desires upon that knowledge. By strict self-discipline his own life must be guided in accordance therewith, and when he has gained some measure of self-control, he is in a position to make use of these same forces to control other men and things. Then and then only is he on the high road to any great success. Not only one's knowledge of the world and men must be utilized, but other men's brains, their hands, and their money, for no one ever succeeded in a large way who did not make use of the abilities and possessions of others. The man who, because he studies, thinks, and understands, is capable of such utilization owes it to himself, to those others, and to the world to go forward, for thereby are all benefited."

"How have I succeeded?" he said to an inter-

viewer, "simply by hard, systematic work directed by every ounce of intelligence in me. To my mind it is true that 'genius is ninety-five per cent perspiration and five per cent inspiration.' Whenever I have studied any subject or dug out any information I have always carefully compiled the data in a form that would be instantly available."

In an article on international relations he wrote:

"Whenever individuals or nations understand matters alike we naturally find general agreement as to policies and procedure. If nations and individuals are in the habit of commingling they are more likely to see things from proximately the same angle. Nothing makes so strongly for harmony of action as the personal equation. Nothing so lubricates the points of friction and smooths out the wrinkles and softens the asperities, born of the human nature and human selfishness, as personal contact. One of the compensations of this world war is the fact that liberty loving, fair minded nations have been brought together; have found the personal contact on the firing-line, fighting in a common cause for the fundamental principles of civilization. Common interest lifted the lid of secrecy and all knowledge became common knowledge, annulling all selfish rivalry and enabling us to get together and know each other as never before.

"We have learned that the sea does not divide

but unites us. We have learned to look upon the British navy as a bulwark for our protection, and we have learned that the common weal of humanity demands that all English speaking people shall stand together 'four square to all the world' for Anglo-Saxon standards and Anglo-Saxon principles. One of the pleasant incidents of the war and one which I feel most sure will be most valuable in its results is the frequent visits to America by distinguished men from our European allies.

"Visualized as we have been by great statesmen, generals and captains of industry, we shall in future be far better understood than we have been in the past, and united action, free from misunderstanding and embarrassment, will be far easier in the future."

In reply to a request for his opinion on the question of a six-years term for the President and three-years term for Congressmen, he wrote:

"I am strongly of the opinion that it would be wise to extend the President's term to six years and make the incumbent ineligible for reelection. Thus the incumbent, instead of playing politics during his first term, or the latter portion of it, would devote himself to giving the country the best service he could render as its executive. I also favor making the term of Congressmen three years. That is just one-half the term of United States Senators. This would relieve us of the

frequent elections, with their disturbing influence, and give greater stability to our government generally. You cannot take business out of politics; with the growing paternalism in government the world over business and politics are becoming more and more akin to each other. You can reduce the political turmoil which now obtains, by lengthening the term of office of the President and Congressmen."

## CHAPTER XIX

### THE UNIQUE HEPBURN LIBRARIES

NONE of his many public benefactions came nearer to Hepburn's heart than his erection and endowment of public libraries in his native county of St. Lawrence. There are seven of these in as many towns, all in the district which he served as School Commissioner. There is reason to believe that he would have added others had his life been spared. Why he was moved to found and endow them he explains in his biographical notes:

"After I had paid off my college debts by teaching and passed my bar examinations, I returned to my native town of Colton, N. Y., for a much needed rest and a breathing spell to look about. Before I had intended, I found myself with an active law practice and the office of School Commissioner of the district. As I travelled about the district, discharging the duties of this office, fresh from college and educational work, I was deeply impressed with the meagre educational facilities of these villages. Those storehouses of the accumulated thought of the ages — books — were scarce. There was no such thing as a public library.

"St. Lawrence County is the northernmost county in the State, bordering on the great river. For at least six months of the year, winter holds sway, and there is much opportunity for reading. Though much improved in opportunities over that of my youth, life in this north country is still strenuous, with few of the cultural advantages, especially in these small towns, none of which have a population of five thousand, but which are the centres of large agricultural and lumbering industries."

He went about the formation of his plans to supply libraries in the habitual Hepburn way. His thorough knowledge of the people among whom he had been born and reared was the foundation upon which he worked. He knew their wants, their limitations, and their peculiarities, and made a study of these with a view to the evolution of a plan which should be a benefit to the whole community. The result of this study was the creation of a somewhat new type of library which experience has shown to possess quite unusual merits.

For the place of his first library building Hepburn chose, naturally, the town of his birth. At a central point in the town he purchased a site and caused to be erected upon it a building that in architectural merit and attractiveness is superior to all others in the town. As the accompanying photograph shows, it is built of cobblestones and

Colton

Waddington

Madrid

Hermon

GROUP OF HEPBURN LIBRARIES

small boulders, presenting an appropriate and happy combination of rusticity and dignity. The interior consists of two large reading-rooms, one at each side of the building; two small rooms, one on each side of the main entrance, used as office and cloak-rooms, and in the back, through a large centre archway, are the desk and stock-rooms. The woodwork is of quartered oak with dull finish, the walls are in green, and the ceiling is in cream color. The whole interior has a cheerful and attractive aspect, especially the reading-rooms, with their large open fireplaces and their walls hung with heads of animals shot by Mr. Hepburn during his hunting-trips in the United States and Africa.

The distinguishing feature of the building, which may be called the key-note of the Hepburn plan, is a large hall which occupies the greater part of the ground floor, beneath the library and connected with it by a stairway. Adjoining the hall, are a fully furnished kitchen, cooking-range, etc., and a pantry with an ample supply of crockery for suppers, dinners, or lunches. The hall is furnished with chairs, tables, and a piano, and also an apparatus and curtain for lantern-slides. Free use of the hall is granted to the people. Hepburn's conception of the hall's usefulness, as expressed in one of his letters, ranked it as "quite as important in a library as books," since through its "use for danc-

ing, card-playing, tea-giving, grange meetings, any meetings, anything that is of an uplift character, it brings people to the library, makes it the social centre, and thereby greatly increases the use of the library itself."

The building was formally opened and dedicated on June 14, 1913, when addresses were made by Mr. Hepburn, Doctor Almon Gunnison, President of the St. Lawrence University, and the Honorable Edwin A. Merritt, of Potsdam. Mr. Hepburn not only made the town the free gift of the building, which with its site cost about $30,000, but he furnished the library with 1,200 volumes, and secured its existence and maintenance with an endowment fund of $35,000. The prosperity and usefulness of the library are shown by the steady increase in the use which has been made of it. In 1913 it had 1,200 books, its total circulation of books was 1,328, and its number of borrowers was 214. It maintained in that year one branch. In 1922 the number of books had increased to 4,317, the circulation of books to 26,548, the number of borrowers to 869, and the number of branches to five. Experience had shown in the first years of the library's existence that the hall was a powerful element in securing the library's success. Its use for gatherings of all sorts had led the people to look upon the library as the social centre of town life and activities, and from using the building in that way

they were induced to use its books. Hepburn's faith in his plan had been vindicated at its first trial.

The success of the Colton library was so gratifying to Hepburn that he decided to confer similar benefits upon other towns in his home county. He accordingly formulated a general plan for future gifts, the basic principle of which was the consent and cooperation of the community as the condition of the gift. "When I found myself financially in a position to carry out my early dreams," he writes, "I cast about for the plan which would most benefit these communities. Mr. Carnegie's well-known library offer required the cooperation of the people themselves in raising a certain percentage of the funds for erection. Carnegie did not give something for nothing, but required the efforts of the people themselves. His responsibility, however, ended with the provision of the funds. My concept of the needs of the situation was, rather, the gift of a finished and equipped building instead of funds and some arrangement which would insure a continued maintenance of and interest in the library. The library sites, buildings and furnishings were, consequently, to be provided by me, given outright to the towns, upon the condition that the towns vote by a two-thirds majority, at a regular or special election, to accept my proposition and to raise yearly by tax-

ation or otherwise an amount equal to the interest return on an endowment of $20,000 (i. e., $1,000), which I agreed to give, the said $20,000 to be forfeited, should the town at any time fail in raising its quota. My proposition in legal form was made to the Supervisor of the town in each case; a form of petition to be signed by twenty-five taxpayers asking that this question be brought before the voters, a notice of election, and a form of ballot were furnished by my attorneys, and a form of agreement to be signed by the officers of the town after a favorable vote had been taken."

"By asking a two-thirds majority," he writes, "I assured myself of the desire for and support of the project; by my endowment and the required $1,000 from the town yearly, I assured a continuing support and interest, which might conceivably be otherwise lacking. I also made a point in building these libraries of employing local firms and workmen wherever possible. Dictionaries, encyclopædias, etc., and a few books as a nucleus have generally been part of the provision."

The citizens of every town to which this proposition was made accepted it by more than the required two-thirds majority. In accordance with its terms library buildings, each with a different architectural exterior, but with interior arrangements and furnishings similar to those of the Colton library, were established, endowed, and set in

operation in six towns — Madrid in 1917, Waddington, Norfolk, Hermon, and Edwards in 1919, and Lisbon in 1920. The cost of site, building, and furnishing was in each case about $50,000, and was paid by Hepburn. He also started each library with a gift of 300 books. In each case he personally selected the site, seeing to it that it was in a central location, easily accessible, and that it could be made attractive by shade-trees, shrubs, and lawns. He also selected the style of architecture, and his fine taste, as well as that of his architects, is revealed in the photographs published herewith. Every library building has a distinctive character and is an ornament to the town in which it stands. In each case, as in Colton, it has become the centre of the social life of the community. In no instance has a town defaulted in its annual payment of the sum required to increase the maintenance fund to $2,000. Before he died Hepburn's reports on this point gave him the keenest satisfaction, being, as he said, far more favorable than he expected. They showed that through neighborly contact the social life of the community had been greatly benefited and a distinct improvement in civic virtue had been developed. He regarded these results as ample reward for his expenditures — so ample, that had he lived he would have added others in the same field.

"My idea," he says in his notes, "was to make

the library in each case a social centre for its vicinity and to give every opportunity for the development and growth of uplift work of every kind, together with legitimate social life. I find by experience that this is a great attraction and brings people there and results in much greater use of the books than would otherwise occur.

"The institutions are apparently meeting a real need in the communities. The school children do their reference work in the libraries and the rural teachers hold regular conferences in the building. One of these libraries even supplies borrowers by mail. Bird exhibits as the birds arrive in the North have made one library especially attractive.

"The various uses of the social room give ample evidence of the need it fills. All denominations indiscriminately make it the meeting place of their various organizations; the Boy Scouts, the Girl Scouts, the Red Cross, and every type of organization hold banquets, fairs, sales, dances, lectures therein. These rooms are equipped with lanterns, piano, and other means of entertainment.

"I feel that life is richer and will be increasingly so for the people of these towns, because they are afforded the opportunities of even so modest institutions as these."

All the libraries show the same rapid increase in the number and use of books that the Colton

library shows. Thus the one in Lisbon had in 1920 1,200 books, 327 borrowers, and a book circulation of 10,420. In 1922 it had about 3,000 volumes, over 800 borrowers, and a book circulation of about 14,000. The one in Norfolk had in 1921 about 1,000 volumes, 471 borrowers, and a book circulation of 3,500. A year later it had about 1,600 volumes, 700 borrowers, and a book circulation of 13,000. The one in Hermon had in 1921 about 2,000 volumes, 357 borrowers, and a book circulation of 7,500. A year later it had nearly 3,000 volumes, 657 borrowers, and a book circulation exceeding 10,000.

In the town of Canton, in which Hepburn resided for several years and in the cemetery of which, at his own desire, he is buried, a well-endowed library, housed in a commodious and attractive building, was in existence when Hepburn began his gifts. As another library in the town was not needed or desirable, Hepburn, after a careful consideration of the subject, offered to give the town $50,000, the sum which each of the six other town libraries, except the first one at Colton, had cost, for the use of the existing library as a whole, on condition that the town raise annually $4,000 for the maintenance of the library and four designated branches in outlying communities. These terms were accepted and the four branches were established and became at once successful, the people of the several

communities rallying eagerly to their support, with gifts of both money and books.

All four branches are operated from the central library at Canton, and all the books in the five libraries are available to all. In one of the branches, that in the village of Pyrites, the library gained so rapidly in popular favor that within about a year funds were obtained for the erection of a building for it, colonial in design and centrally located.

The grand total of Hepburn's financial gifts to his native county for libraries exceeded a half million dollars. The Colton library, built in 1912, when material was very cheap and the great war had not raised the price of labor, cost about $30,000; each of the six later ones cost about $50,000, a total of $330,000. His endowment fund for the Colton library was $35,000; for each of the others it was $20,000, a total of $155,000. Adding the $50,000 to the Canton library, the grand total of outlay is $535,000.

All this work of public benevolence was carried on so quietly that when Hepburn died few persons outside St. Lawrence County had any knowledge of it. It was accompanied by no publicity whatever. It could not be said of Hepburn's gifts, as was said by Mr. Dooley of those of another eminent philanthropist, that "when he gives a dollar it sounds like a waiter falling down stairs with a trayful of dishes."

His love for the region of his birth, his interest in the welfare and happiness of its people, who had been his friends and neighbors — these were the all-impelling motives of his acts. He wished to help them, not to advertise himself or to gain a reputation as a philanthropist.

Mr. E. K. Rossiter, who was the architect of six of the libraries and the close personal friend of Hepburn for many years, gives these interesting recollections of his association with him in library work:

"The basic desire of Mr. Hepburn to be of real help to the people rather than to seek self-glorification may be illustrated by a remark he made to his architect in connection with the erection of one of the libraries. In one instance there seemed quite a little demur against accepting the offer, which met with a ready response in the other towns, and which, with a less altruistic-minded donor, would have cooled his enthusiasm. To the question, 'Does not this indifference subtract from the pleasure of giving and tempt you to bestow elsewhere?' he replied, 'Not by a long sight. It merely proves that this special community stands in greater need of a library than the others, and must be won over to the appreciation of its value.'

"Mr. Hepburn came as near effacing himself as the creator of his benefactions as it was humanly

possible to do. To the architect's question, 'How shall we designate them?' he replied, 'I am less particular about their designation. I care not whether the name Hepburn is on the out- or in-side of the buildings.' By the way of preparing the people for his gifts, he never once addressed them in a body saying he proposed to do thus and so. Having decided upon the towns (and he knew their composition well from previous contact as school commissioner) he selected the most representative men in the village and asked them to quietly arrange for the passing of a vote, make purchase of a lot, and he would do the rest. Generally speaking, two or three parcels of ground were offered, which called for a passing upon their individual advantages. The ultimate selection was always made by himself in company with his architect.

"In the town of Colton, several contiguous properties to complete a triangle were offered together. Looking at the deeds, he said, 'This is interesting. I wonder if the surveys jibe; they rarely did in my day, and I doubt if they do now; but we'll find out before we leave town.' Whereupon a theodolite was sent for. The remaining afternoon was spent in running the courses, trying them out, and determining their accuracy. The plots were surveyed by himself in one direction, then in the reverse; and just as was expected, discrepancies were discovered, which left the descrip-

tion up in the air, so to speak. He remarked upon the easy-go-lucky ways of his predecessors and what an endless amount of time he had spent in rectifying their mistakes. 'It will take some time to undo this particular tangle,' he added, 'but we will find it before going to bed, let sociability go hang.' And find it he did, though he heard the clock strike eleven before he turned in. It was considerable of a disappointment to have encountered this snag, as he had planned to spend the evening with his brother's family, whom in later years he found it more and more difficult to visit. But so meticulous was he to have things right, to start and end right, that he preferred sacrificing the prospective indulgence of an old-time intercourse to spreading on the town's records a survey which his detective mind had discovered to be mathematically wrong. The question of future disturbance never occurred to him. What did matter was permitting an act of his to be filed in the County Clerk's Office which did not have the ratification of his conscience. This illustration of intellectual honesty furnishes a clew to the man's integrity of living. It was always with him, honor above gain. He was known in his county as 'Honest Bart,' as Lincoln was in his as 'Honest Abe.'

"On one trip of inspection to his libraries, he bade his architect good night at the hotel, excusing

himself on the plea that he always spent the little time he could spare when in Canton with his niece (Mrs. C. P. Howe). Later in the evening the architect was called to the telephone saying Mrs. Howe wanted him to breakfast with her family, that she had some particular dish she wanted sampled. He accordingly appeared at the appointed hour and was seated before a heaping platter of sizzling trout. As Mr. Hepburn took his seat, he said: 'Who caught these fish?' A small boy, about twelve years, immediately replied: 'I did.' 'When did you catch them?' 'Yesterday.' 'Played hookey, did you — yes? — well, don't you know that you'll get licked when you go to school this morning?' 'Well, I caught them for Uncle Bart, and I don't care if I do get licked.' A generous smile passed over the uncle's face; it was evident that he appreciated the compliment and gameness of the youngster who was willing to risk the penalty for his sake.

"This episode of the breakfast table was illustrative of two characteristics of the man; the fact of his being in Canton was proof of a firm obstinacy of purpose, inseparable among men of the leader type. He was there to carry into execution one of the dreams of his youth. And his youthfulness of spirit even in these later years was so marked and his mind so flexible that they readily kept him in touch with all classes and conditions of

co-workers. To them he brought an intimate understanding of their ways, which enabled him to accept the ethical codes of the youngster and sage. No matter how many or few, how old or young, he could on occasions feel the part of a juvenile or play the rôle of a philosopher. Walking one evening in the park, south of the Capitol in Albany, while *en route* to the St. Lawrence Valley, he said: 'I once knew this whole town, but this was twenty-five years ago, and now I imagine I am not remembered by any one.' But the words were scarcely spoken before he was accosted by one old friend after another until it seemed as if he were holding a reception. He did in a still more definite sense hold receptions in the several towns where he erected libraries. He no sooner arrived in Ogdensburg than it went over the 'phone that Bart Hepburn was on his way to look at one of his buildings, which always proved sufficient notice in these days of almost instant communication for an assembling of the clan. They generally foregathered at some corner grocery and were quick to surround him when he stepped from his auto, to indulge in reminiscences, all of which goes to prove that the 'genius of life is friendly to the noble and, in the dark, brings them friends from far.'

"Mr. Hepburn's force of character was in a large measure due to a native respect for old-fashioned virtues. He believed that if a man dissembled, he

deceived himself and went out of acquaintance with his own being. A single exhibition of double-dealing was sufficient to discredit him forever in his eyes."

## CHAPTER XX

### OGDENSBURG HOSPITAL

IN addition to the town libraries Hepburn manifested his grateful and affectionate interest in his native county of St. Lawrence by munificent gifts to the City Hospital of Ogdensburg. He had at one time thought of erecting and endowing a small hospital in Potsdam. He was induced to abandon this project for the larger one at Ogdensburg by appeals that were made to him by the managers of the latter institution. There had been a city hospital at Ogdensburg for fourteen years but it had become so inadequate for the demands made upon it that in the summer of 1916 a campaign was started to raise a fund of $60,000 for its enlargement and about $30,000 was obtained. Plans had been drawn by architects which called for the expenditure of $130,000. The banks of the city agreed to underwrite this sum, and while the managers of the hospital were anxious about incurring so large a debt they had decided to do so because of the pressing needs for larger accommodation. At this opportune moment letters arrived from Hepburn which caused them both relief and joy. One of them was addressed to

B. Porter Johnson, under date of June 16, 1916, and read as follows:

"I am addressing you as Chairman of the Board of Supervisors of St. Lawrence County.

"I have a very warm feeling for the country up north, where my early activities and experiences were obtained, and I have a high appreciation of what was done for me in the way of giving me business, when I was practising law there, in the line of political preferment, and the general treatment I received was such as to excite and command my warmest gratitude.

"I would like to manifest this in some tangible way, and it occurred to me that a hospital, owned by the county and reasonably endowed, would be a tangible way of reaching the entire community and at the same time do a useful public work. I do not know but what I have in mind can be accomplished through the City Hospital at Ogdensburg, which I know about and for which and its management I have the highest regard. I have written Thomas Spratt, whom I have known very well indeed for many years, in regard to the matter, and I am also writing you. There is nothing so annoying as publicity, and especially newspaper publicity. I shall be glad if you will talk the matter over with Mr. Spratt and read my letter to him, if you will, and give me the benefit of your judgment along the lines therein expressed. Above

all things keep the matter strictly confidential until it should take some material form, if it should eventuate."

The letter to Mr. Spratt was in similar terms. On receipt of it Mr. Spratt replied at once, on June 17, asking Hepburn to fix a date for a meeting with the managers at his office in New York in order that the case might be fully stated to him. In reply, on June 19, Hepburn said: "I happened to write at the critical moment, did I not?" and added that he would be in Montreal on the following Thursday, on his way to his salmon-fishing club, and would be glad to meet the committee there.

The committee went to Montreal on the date fixed and laid the case before Hepburn. He listened in his usual silent manner, asked pertinent questions, but gave no indication of his intentions in the matter, merely saying he would take a walk, think it over, and meet them again later. His reticent and non-committal manner gave them the impression that he did not favor the project, and they were surprised and delighted when, on his return, he said he would give $80,000 to the building fund and $50,000 to an endowment fund. He made one condition, and that was that a canvass of the towns of the county should be made to ascertain if the proposition was "acceptable to the citizens of the County of St. Lawrence as an expression of appreciation for the early association of the do-

nor within said county." Such a canvass was made, by means of letters and personal interviews, and the response was general and hearty in approval. In formally announcing his gift to the Board of Managers, Hepburn wrote from his fishing club, at Gaspé, Canada, under date of July 1, 1916, a letter in which he said:

"I have a very warm regard for northern New York and especially for the good old County of St. Lawrence, where the first half of my life was spent. Appreciation of the generous and sympathetic support which I received, at all times and in all my activities, I would like to evidence in some tangible form.

"I have studied to see what might be done that would in its influence reach the entire community, and I feel sure that the purpose will be accomplished by increasing the capacity and adding power in that hospital which has already proven its merits. The hospital in its good work has reached every hamlet in the county and won golden opinions. The sisters are entitled to the highest praise for their most devoted and efficient labors. A powerful factor in giving the hospital the prestige it enjoys is the constant labor of Doctor G. C. Madill, whose skill in surgery has few equals and whose quality as a public-spirited citizen has no superior.

"The hospital was started on its way to success

and has been maintained by, all and singular, the good people of Ogdensburg. Conspicuous among them, however, is George Hall, who has contributed money in princely fashion, thus vindicating his reputation as a leading citizen in a community where he has enjoyed notable success, and thus insuring the present and future of this institution. It is indeed a pleasure to join with so many good people in fostering an enterprise for good to the entire community."

In announcing the gift the Board of Managers said that the name of the institution thenceforth would be the "A. Barton Hepburn Hospital." Work on the enlargement of the hospital was begun at once and was completed in January, 1918. It converted the former structure into a thoroughly equipped modern hospital which would compare favorably with similar institutions anywhere.

From its foundation the hospital has been conducted by the Grey Nuns of the Sacred Heart, who have given their services free. Although their order is a Catholic one, the Sisters have won the cordial approval and support of people of all religious faiths by their conduct of the institution. They have gained the confidence of all who have come in contact with them by their sympathetic and kindly care of all patients. They won the confidence of Hepburn several years before he began his hand-

some bequests. In August, 1910, he wrote to the Sister Superior of the Hospital:

"I have the most profound admiration for the Catholic Church. I have had occasion to know of and appreciate the wonderful charitable work which they accomplish throughout the world by means of their perfect system and splendid devotion to their work.

"I was greatly impressed in favor of your good institution and the excellence of your management, which I had occasion to observe during the sickness and death of my brother there recently.

"As a little evidence of my appreciation, I hand you the enclosed bond, the interest of which will form a slight annual contribution for the support of your good institution. When the principal is paid, as it will be, I would like it reinvested, so that the income may continue as one of the mites that go to make up the whole of your annual budget."

The bond was for $1,000, and was the modest beginning of a really noble series of gifts. Shortly after the enlarged hospital was finished Hepburn paid it a visit and was greatly pleased with the way in which his benefaction had been expended. He learned at the time that even in its enlarged form there was demand for more space and that a separate building for the nurses would supply this. A few weeks later he informed the managers that he

would give $100,000 for the building of a nurses' home. His reasons for this gift were stated by him in a letter to Sister St. James, on June 18, 1919:

"I have been for some time considering the project of the nurses' home. I was told by Doctor Madill that it would release space in the existing buildings and would result in the addition of at least fifteen rooms for patients. I was advised by Architect Williams that at least fifteen rooms in the nurses' home would be available for use of patients nearly all of the year, so it seemed that we would be increasing the capacity of the hospital as well as providing a nurses' home, and the two purposes combined were sufficient justification for going ahead. I fully appreciate the contribution to the struggle to maintain the public health in any community, which necessarily results in graduating a class of competent nurses each year."

The building was completed in May, 1921, and was furnished by popular subscriptions, which amounted to about $35,000. It is a handsome structure and one of the prides of the city. There are sixty-three rooms in it for nurses and pupils in the training school for nurses which is connected with the hospital.

Hepburn's interest in the hospital and his personal observation of the beneficent work it was doing, not only for the City of Ogdensburg but for the whole of northern New York, prompted him

to still further benefactions. In December, 1921, he wrote to the Board of Managers saying:

"I have long had in mind endowing your hospital in order to increase its efficiency and its independent activity. I now propose to give you a thousand shares of the stock of the Chase National Bank and the Chase Securities Corporation. . . . I have in mind that you will need an addition to your hospital in the not distant future, and a portion of the proceeds of this fund will enable you to build the same."

As the value of the stock of the Chase Bank and the Chase Securities Corporation in 1923 was $345 a share, the gift was a present of $345,000. In a letter that he wrote to his friend Thomas Spratt, on November 22, 1921, he said:

"I had intended to remember the hospital in my will for some considerable sum. It occurred to me that it might be just as well to remember it now, and I accordingly wrote to the members of the Board the letter which you have doubtless received.

"I think you will probably need an additional building, which you have room for on the lot and which I discussed with the architect somewhat, but possibly not for several years. I do not like the idea of the hospital being in debt, and the income from this bank stock will enable you to pay off the debt, and then I hope the administration will be such as to keep out of debt, although a

debt well incurred and with a proper object is a commendable thing, but the hospital has no means of paying indebtedness except from benefactions.

"The fact is, I am getting pretty well along in years, and I like to do things in my lifetime and see that they are done as I desire. There is nothing that I have ever done that has given me more satisfaction and produced more cumulative evidence of the good resulting therefrom than this hospital. I am sure that it has had an excellent effect in wearing away the prejudice that existed against the Catholic Church. That is one of the good things that has been manifest in the conversation of people who have been treated at the hospital, and I hope that you will see to it that prominent citizens of the county are kept in the Board for the sake of accustoming all denominations to see the good that exists in the other and to work together."

Notwithstanding all these handsome gifts, he left in his will a bequest of $250,000 to the hospital, bringing the total of his gifts to it up to $826,000. This was not all, however, for through its share in the residuary estate the bequest of $250,000 was increased over one and a quarter times, making it more than $562,500, raising the total gift to over one million dollars.

Doctor Grant C. Madill, who has been for many years the Chief Surgeon and Medical Director of

the hospital, says of Hepburn's interest in the hospital and of the value of his contributions:

"Mr. Hepburn's interest in the A. Barton Hepburn Hospital began when, without solicitation, he contributed generously in completing the large new wing, which was already under construction, and he communicated with Mr. Spratt his desire to establish a hospital in St. Lawrence County.

"His interest in the hospital became intensified as he learned by observation and careful study the excellent character of the work that the sisters are doing in caring for the sick of northern New York. He frequently expressed his pleasure and satisfaction in the work of the institution, and, as he continued to aid financially, he became an integral part of the organization.

"Mr. Hepburn was very pleased with the absence of bigotry and sectarianism, as shown in the relationship of the hospital to the community and the administration of its affairs. The work of the A. Barton Hepburn Hospital will continue to expand, and future generations will continue to be benefited by his great generosity."

Sister St. James, who is the superintendent of the hospital, pays this grateful and affectionate tribute to his memory:

"I had known Mr. Hepburn for a period of about ten years, and through personal interviews and correspondence I became very well acquainted

with him. He was not only a good man but a very wise one and I soon came to appreciate the great scope and broadness of vision of Mr. Hepburn. He was intensely interested in the welfare of humanity, and while he was careful and prudent in the exercise of his charities, he never hesitated to thoroughly complete any undertaking in which he became interested.

"I very well remember when Mr. Hepburn so generously advanced the money to complete the east wing of the A. Barton Hepburn Hospital and made his first endowment for its maintenance and support. I spoke of the necessity of a nurses' home. Mr. Hepburn remarked: 'Sister, have you not sufficient room in the hospital proper for the care and comfort of the nurses?' I replied that the hospital was filling up so fast that we needed the room, and further, after the nurses had performed their duties, frequently they were tired and exhausted and needed a change and a complete rest.

"Mr. Hepburn replied, 'Sister, I will think this matter over, I believe you are right,' and before long I received a note from him that he had decided to erect a home for the nurses connected with the institution. I am satisfied that Mr. Hepburn made this large expenditure of money because he was convinced it was a proper and necessary act to perform in the interest of the health and happiness of the nurses.

"As I became well acquainted with Mr. Hepburn I observed that he carefully considered the question in hand before acting, but on reaching a decision there was no hesitation on his part; on the contrary he was active and energetic in carrying out the decision reached.

"During the time Mr. Hepburn was accomplishing so much for our hospital and intelligently spending large sums of money in placing the same on a solid foundation, I became fully appreciative of his great worth and intense desire to aid his fellow men; in fact, it is impossible for me to express in words the respect and love I hold for this great and good man.

"The people of the North Country, which he loved so well, will never forget his great and generous benevolence in their behalf. It is but right and proper that his life's history should be written so that for all time to come our people may read of the great success of one of their sons who had many obstacles to overcome in order to make the magnificent record which he left."

## CHAPTER XXI

### GIFTS TO MIDDLEBURY COLLEGE

HEPBURN'S generous benefactions to Middlebury College were inspired by the same motives which led him to go as a student to that institution — his faith in the small college as affording superior educational advantages to ambitious youth, and his affection for the State in which his parents were born. His earliest gifts to any institution of learning were to Middlebury. He was elected a member of the board of trustees in 1907, and at first declined the office. When besought by its president, Doctor John M. Thomas, to reconsider, he proceeded in the usual Hepburn way to get at the exact facts about the condition of the college. "He received me kindly," said the president in describing the interview, "heard my story patiently, said that he had investigated the institution and its prospects and decided that the college had no future. I explained my grounds for hope in the distinguished record of the institution in its early days, which he well knew, and in my belief that there was a field for a college of that type in northern New England. He did not appear to be convinced. I then urged him to let

his name stand on the plea that that alone would be useful. He replied that he did not believe in directors who did not direct. I came away discouraged. Nevertheless at the next meeting of the Board of Trustees Mr. Hepburn appeared, and he never missed a meeting thereafter except on a few occasions when hunting or salmon-fishing expeditions could not be timed so as not to conflict." It will be noted that this was the same method that he pursued in regard to the Ogdensburg Hospital. He wished to be convinced of the merits of the case before he acted.

In 1908, the president stated in his address to the college that, although Middlebury had been educating women for twenty-five years, only $2,000 had ever been received for the support of the education of women; that a conditional gift had been made of $25,000, providing the college would raise $75,000. A few weeks following Hepburn sent $30,000 in bonds which were applied on this fund and which made its success within a year possible. He later added $20,000 to the fund and it is now the foundation which supports the Dean of Women at Middlebury.

Doctor Thomas, who is now President of Pennsylvania State College, gives this interesting illustration of Hepburn's method in regard to benefactions:

"Mr. Hepburn had an uncanny sense of market

tendencies. Some time in 1912 or 1913 a Boston construction firm sent a representative to my office in Middlebury, who presented his card and asked me where our new men's dormitory was to be located.

"I replied: 'For heaven's sake, Mister, if you have a men's dormitory, put it down wherever you please.'

"He was surprised that I knew nothing of the matter, but showed me the plans, and from the name of the architect, Mr. E. K. Rossiter, I recognized that Mr. Hepburn had projected a dormitory. I showed the contractor the suggested site for the building and waited for a letter with the familiar Chase National Bank head. None came, and I questioned seriously as to whether I should say anything of the matter to Mr. Hepburn. I decided that he knew my address and if he wished to talk with me on the subject he would say so.

"About a year later I learned again from contractors that bids were being sought on a new building for the college, which I surmised was the dormitory we had so long greatly needed. Again no word came from Mr. Hepburn. Some time later, however, there came a brief note in Mr. Hepburn's own hand, written from the University Club, stating that he had been considering the erection of a men's dormitory and if I were in New York he would be glad to see me. I was in New

York in about three days, not desiring to appear too eager. The first word of Mr. Hepburn was counsel not to be excited as he had by no means decided the matter.

"He said: 'There are one or two points on which I am very firm and which I do not wish to argue. Everything you build up there, Thomas, has to be of marble. Now I don't like marble and won't have anything to do with a marble building. When I was a boy I never saw marble except as a tombstone and I always associated it with graveyards.'

"I replied that recent estimates on the Mead Memorial Chapel had convinced me that if we ever secured a dormitory as large as we needed the expense of marble would be prohibitive.

"'That's settled,' Mr. Hepburn continued: 'Another thing I want is plenty of water. When I go away I want a room with bath and I do not see why a college boy should not have nearly the same privilege.

"I replied: 'That is all right, Mr. Hepburn, if you wish to pay for it, but plumbing is expensive.'

"He smiled and we turned to look over the plans, which were of the spacious and beautiful dormitory which now stands on the height of Middlebury campus and is called Hepburn Hall. Events proved that the contract for this building was let at the very bottom of the market. It was just at

HEPBURN HALL, MIDDLEBURY COLLEGE

OLD COLLEGE ROW, MIDDLEBURY

the time of the depression following the outbreak of war in Europe but before the wonderful stimulus to business through contracts for war material. I have told the story as an instance of Mr. Hepburn's shrewd judgment of business conditions."

For the decoration of the lounging-room of the new building Hepburn made a generous and interesting gift of many of his finest hunting trophies. Writing to President Thomas, on June 7, 1916, he described these as follows:

"I am sending trophies to Middlebury for the decoration of the two ends of the lounging room in the Commons Building. They will come from several different places, my old home, Colton, Ridgefield, New York, and some from the West, and I think in all instances the express will be prepaid. If not it should be paid and I will immediately refund. I assume that these trophies can be accumulated in the Lounging Room and I hope to be there to arrange to have them put up. I am going to put all of the African trophies on one end of the room and the American trophies on the other and I think they will make a very good display in each instance. The bear that I got will not be ready for some time. He is now in process of tanning but I will give him the central position among the American trophies and put him up when he comes."

In June, 1918, when the World War had made

an alarming decrease in student attendance at all of the colleges of the country, Hepburn suggested a campaign for endowment that the serious financial emergency could be met. Other institutions were giving up campaigns which they had inaugurated, but Hepburn thought the time favorable. He offered $100,000, provided the college would raise $200,000 additional. Later with the assistance of the General Education Board the goal was increased to $400,000 and the amount actually realized was $428,000. Payment in Liberty Bonds was encouraged and the fund was called the Liberty Endowment Fund.

Although he was in college only one year Hepburn always considered himself a member of the class of 1871 and when the fiftieth anniversary of the graduation of that class came around he conceived and executed a peculiarly Hepburn method of celebrating it. In December, 1920, he wrote to each of the surviving members of the class, seven in number, a letter similar in terms, as follows:

"The golden anniversary of your graduation will occur at next commencement, and I think that all the '71-ers should be present on that occasion. You of all men should gladden the next commencement with your presence and gladden the assembled multitude by a response at the Alumni dinner. The college premises you will gladly recog-

nize, and I am sure that you will be much pleased with their improvement.

"The college is always poor, and I have in mind to do something as a class. I will set aside securities of the value of $100,000 and I would like all the other members to contribute something so as to make it a class undertaking, however limited the amount may be. My idea is that we should keep the proposition in mind a profound secret and spring it on the people at the Alumni luncheon or some other occasion, not mentioning any individual names or individual amounts contributed. Let it be a class action. I may have been luckier than some of the rest of you in accumulating property, but, however little, I would like to make it a '71 jackpot opened upon that occasion. What say you? You certainly should plan to come back there on that occasion, and I hope that the proposition meets with your approval."

The affair passed off successfully and to Hepburn's satisfaction. To one of his classmates, Doctor Francis B. Denio, Professor Emeritus of Old Testament Language and Literature in Bangor Theological Seminary, he wrote on June 27, 1921:

"I cannot express to you what a pleasure it was to meet you and the others at Middlebury. We had a royal time of it truly, and I think we all have a right to feel proud of our college and the work it

is doing, and certainly we must feel proud of our class. We will hope that Providence may be good to us in the future and bring us together with greater frequency."

Doctor Thomas says of Hepburn as a friend and benefactor of the college:

"During all my work there he was the invaluable friend of the college. He assisted in every undertaking for new funds and was always the largest contributor. During his service as Trustee of Middlebury and largely through his influence the attendance of the institution more than doubled, the number of the faculty was multiplied by three, the endowment increased from $410,000 to about $1,750,000 and the annual income from less than $25,000 a year to over $150,000. He helped to lift Middlebury College from its position as one of the weakest institutions in New England back to its historical place as one of the strong and wealthy small colleges of the Nation. He shrank from public speaking and it was only with the greatest difficulty that on a very few occasions I persuaded him to speak to Middlebury audiences. When he did deliver an address, however, his thought was clear and forceful, his language admirably suited to his purpose and his evident force of personality and sincerity of conviction held his hearers in rapt attention. He showed the same infallible good taste in public address that he always manifested in every relation of life.

"It is one of the deepest satisfactions in my life that I had some influence in leading Mr. Hepburn to interest himself in higher education. I hope that statement is not immodest, but I am sure it was through his awakened interest in his Alma Mater that he became alive to the importance of higher education in our American life. His benefactions to other institutions, his service on the Columbia Board of Trustees and his great gift to the Imperial University of Japan all followed from his appreciation of the services and problems of our little college in Vermont. Up to the time he became a trustee of Middlebury, he had been largely engrossed in business and the problem of national currency. Just then he was looking about for a field of benevolence to which he could contribute both money and helpful influence. It was Middlebury College that guided him into the field of higher education and made him one of the outstanding benefactors of American colleges."

Of Hepburn as a man, Doctor Thomas gives this personal estimate:

"Mr. Hepburn was a great man, I think the greatest quiet man I ever knew. He was never assertive, either as to opinions or purposes, but he had a diffusive presence of great power which made his influence felt in any company even when he did not speak. He exerted tremendous personal influence without any of the exterior signs of the mani-

festation of force. He possessed an intuitive judgment of men and was very rarely deceived as to the character or motive of any individual, whether one whom he met in personal or business relations or men in public life. His friendship was a tribute to character and a high honor. He was a Scotch-Yankee, a hard man to keep down. His great power and influence were attained through his keen judgment, his talent for arriving at the essential facts and disregarding the unimportant and irrelevant, and above all his sincerity and genuineness."

The dormitory, called Hepburn Hall, is a four-story building, colonial in style, and has rooms for 110 students. It has a large social hall, or lounge, and a dining hall, or commons, on the first floor. Its cost was $117,000 and that of its equipment was $15,000. In giving it his family name, Hepburn said: "It is a memorial to my father, who was not able to get the education which I have been privileged to obtain and which he would have greatly enjoyed. I don't want any personal glory from it, but wish it to stand in his honor."

As Doctor Thomas says, the building was erected when prices of material and labor were much lower than they became later.

In addition to the dormitory, Hepburn gave, in 1913, $25,000 for general endowment; in 1920, $65,000 as a fund for athletics; in 1921, $150,000 for the endowment of professorships, or possibly

for building; and in his will a bequest of $200,000 for an economics-history fund. As this bequest shared in his residuary estate, it was more than doubled in value and brought about $500,000 to the college. In all, his gifts, with the enhanced value of the securities which comprised most of them, amounted in 1923 to $1,122,000.

Doctor Paul D. Moody, President of Middlebury College, gives this estimate of Hepburn's services to the institution:

"Hepburn Hall at Middlebury College is located at the highest point of the campus, and from its windows one looks out west upon the Adirondack Mountains and east upon the Green. This building is but a symbol of the way Mr. Hepburn's character dominated the college and his influence blessed it, and the views to the distant hills from the windows of Hepburn Hall typify the broad outlook upon life that our great friend had.

"When we are upon the athletic field his influence is felt, for he established a fund for the promotion of sports. The students of French are benefited by his keen interest in that nation, which honored him. The students housed in our finest dormitory and living in Hepburn Commons have reason to be thankful to him. The breadth of his interest in life is testified to by the trophies of sport which came from all parts of the world and which adorn the walls of Hepburn Hall.

"The death of Mr. Hepburn is a great blow to the college. It is not only a blow, it is one of those things most hard to realize. We at Middlebury feel as the cottager at the base of a mountain might feel if he awoke one morning to find that the mountain which had sheltered him from storms and given birth to streams which watered his meadows had, silently, during the night, disappeared.

"Yet Mr. Hepburn built so well that his influence will always be felt and his memory loved and honored. His gifts were great. No other benefactor ever gave so generously to Middlebury. But Mr. Hepburn's best gift was himself. When he was approached for advice and counsel, no judgment was better, no understanding clearer, no study of problems and needs more patient and painstaking. It was this whole-hearted giving of himself which most impressed Middlebury, the unselfish, unstinted devotion of his mind and time, as well as his gifts of money and the great weight of his name.

"His was one of the great figures of this generation, and he illustrates by his modesty the words of Martineau, that 'power is never felt as power except by those who abuse it.' Like Lincoln, he never knew himself how great and good he was. But we know, and we know that we have lost our best friend."

## CHAPTER XXII

### GIFTS TO OTHER INSTITUTIONS

HEPBURN became a trustee of Columbia University in 1917 and from the moment of his official connection he interested himself actively and keenly in its affairs. As he said to the president of Middlebury College when asked to be one of its trustees, he did "not believe in directors who do not direct." The story of his services to Columbia, as told by its president, Doctor Nicholas Murray Butler, at the request of the author, is as follows:

"Mr. Hepburn became a trustee of Columbia University in 1917 and was in office at the time of his death. He was by nature a student as well as a man of affairs. It would be difficult to name any banker among his American contemporaries who equalled him in profound knowledge of the history and principles of banking and currency systems. He approached practical questions, not pragmatically, as it is now the fashion to say, but from the view-point of principle. He knew what human experience had been and he was keenly anxious to apply it and to improve it in dealing with the practical business problems of the moment. This temperament and this cast of mind had thrown him

in association with scholars and students. He had a wide circle of friends among economists, students and teachers of public law, and students and teachers of the organization and development of industry and commerce. He felt that these subjects might be made, like law and medicine, subjects of university study and interpretation and so elevated to the rank of professions resting upon a solid foundation of knowledge and analyzing experience. He was wholly sympathetic with university aims and ideals and he was familiar with university methods of organization and work. All these traits made him an invaluable trustee of Columbia. He served, as was natural, upon the Committee on Finance and took keen interest in the oversight of the University's investments and in the annual process of budget-making. He was large-minded and had vision. He knew that a university was a place for education and not a place to make savings and to show surpluses. He was generous to a fault, and time and time again, both in large ways and in small, he aided Columbia to solve its current problems.

"Perhaps the two fields of his chief interest were the international relations and activities of Columbia, and the School of Business, which he was instrumental in calling into existence. He followed closely the University's plans for developing exchanges of students, for studying other systems

of government and social organization, and for assisting in developing good will and friendship throughout the civilized world. He made constant and helpful material contributions for the carrying on of work of this kind. His other chief interest was in the School of Business. He rejoiced when a generous benefactor gave to the University a large sum toward meeting the cost of a building for this school. He contributed to the funds needed to equip the school and to provide it with material for work. He established an endowment fund of nearly $500,000, the income of which is applied to the maintenance of the School of Business. By the terms of his will the University is to receive about $350,000 additional. Of these bequests, $150,000 has been applied to the endowment of the Professorship of Economics in the School of Business, which professorship bears Mr. Hepburn's name, while the remainder will be used for the erection and equipment of the School of Business building.

"Mr. Hepburn was, in the true sense of the word, a liaison officer between Columbia University and the commerce, industry, and finance of the city of New York and of the United States as a whole. He was broadminded, catholic in his sympathies, and untiring in his efforts to aid the University, which absorbed so large a part of his interest during the later years of his life."

In addition to the benefactions mentioned by Doctor Butler, Hepburn presented the University, anonymously, in 1923, with the deed for a house near the grounds of the institution to be used as a Maison Française, accompanying the gift with $2,000 for its equipment. The value of the house was about $30,000. It is furnished with a small library of current French literature, with a reading-room supplied with current French publications, and is used for meetings of French societies of various kinds. Its hospitality is extended to all French visitors to the University and the city.

On January 11, 1918, Hepburn visited Princeton University and delivered a lecture on "Financing the War," which attracted wide attention and comment and was issued subsequently in book form by the university press. His interest in the work which the university was doing moved him in the following year to address to its president, Doctor John Grier Hibben, a letter, under date of October 28, 1919, in which he said:

"I am depositing with Parker Handy, Chairman of your Finance Committee, securities which will realize one hundred and fifty thousand dollars ($150,000).

"I think that chemistry offers the greatest field for usefulness for students and scientists at the present time. It has an almost irresistible attraction for one whose ambition is research work;

at the same time it gives great promise of material advantage to the public. I would like these funds to be used for the endowment of a chair in chemistry, if the same be quite agreeable to you."

The gift was used to endow the "A. Barton Hepburn Chair of Chemistry." Writing of him and his benefaction to the institution, Doctor Hibben says:

"I knew Mr. Hepburn intimately for many years and valued his friendship most highly. Princeton University had certain investments in the stock of the Chase National Bank and on many occasions Mr. Hepburn's wise counsel was of great benefit to us. He took a marked interest in the affairs of Princeton and I could always rely upon a sympathetic hearing and helpful advice whenever I consulted with him about our Princeton affairs.

"Mr. Hepburn always represented to my mind the ideal of a business man, giving his life not merely for the advancement of his own interests but for the general welfare of the public. His loss to New York City and to our nation cannot be adequately estimated. His influence was widely extended, and wherever his personality touched the activities of his fellow men it created a spirit of vigor and hopefulness."

Hepburn, as frequent expression in his private letters shows, held Williams College in high esteem and as deserving of aid in its work. He also sent

his only surviving son there, or, as he would prefer to put it, allowed him to go there. His first gift to it was made in 1912, $5,000 for the establishment of the Hepburn Presidential Fund, the income to be added to the salary of the president. In 1914, he gave $10,000 and in 1916 $5,000 to the General Endowment Fund. In 1920 he gave securities appraised at $131,250 to establish an A. Barton Hepburn Professorship. In sending them he wrote the following letter to its president, Doctor H. A. Garfield, under date of November 23, 1920:

"As I told you in one of our interviews, I had remembered Williams College in my will. It seems that it may be wise to anticipate that bequest at the present time. I would like to have my name associated with your institution and on your books in the form of an A. Barton Hepburn Professorship; either economics or chemistry appeal to me, but I would like your advice as to just what professorship it should be.

"I offer three hundred and fifty (350) shares of the Chase National Bank stock, the income of which at the present rate of dividend would be $5,600 per annum. Of course, you can sell the same and invest the proceeds in any good conservative manner which may appeal to you, except that you cannot sell anything now to advantage. Sales of all securities are very slow and prices low. I enclose newspaper clipping giving the bid and

asked price of bank stocks here at the present time. Kindly advise me in the premises and also advise whether you would like this bank stock transferred into some particular name and, if so, what name."

Several months after receiving this gift the college received a bequest of $125,000 for the establishment of a professorship of economics. When information of this was conveyed to Hepburn, he at once responded in the following letter, addressed to President Garfield on October 21, 1921:

"After our very pleasant interview this morning I am fully convinced that the fund I gave you would be more valuable to the college and could be the better disposed of to meet its varying moods, if the professorship was left unassigned to any particular subject, thus enabling the trustees to devote the fund or instruction given under it to any subject, varying the same at different times, according to the needs of the college."

Commenting on this letter, President Garfield said in his yearly report that Mr. Hepburn's action "might well be emulated by all donors of endowment funds." The gift had been made entirely without solicitation and was due solely to his interest in the college.

Hepburn's interest in St. Lawrence University was one item in his general interest in everything pertaining to his home county. The University is situated in the town of Canton, which is adjacent

to Colton, his birthplace, and he took up his residence in Canton in the fall of 1885. His first appearance as an open benefactor of the University was at a meeting which was held in Canton, on the evening of June 3, 1886, to raise funds for the support of the institution, which was about to close its doors for lack of current income. The meeting opened and proceeded with much friendly talk about the University but with no signs of contributions, and its promoters were far from feeling cheerful over the prospect. What happened next was thus described by the report of the occasion in the local newspaper:

"Honorable A. B. Hepburn followed with some effective remarks which went directly to the point of interest, the money question. He began by stating that as a professional tramp, he had not long enjoyed the advantages of citizenship in Canton; in fact, had not exercised them there, further than to contribute annually to the support of the institution below the village. And that he certainly could afford, and considered it his duty, to assist with pleasure in helping the greatest interest of the town, its noble University. He would prefer not to say, like Professor Gaines, that the coat on his back was not paid for, lest they should scrutinize too closely, and pronounce the debt outlawed; but he was afraid that he had more assets and less poverty than any person present.

There could be but one opinion as to the duty of every one in the matter. He supposed that each was considering how much he could give. Certainly the college would not so openly appeal for aid unless its needs were imperative. He would give $300 to start with."

Hepburn's gift, said another report, "had a marked effect in stimulating older citizens to do their duty and other liberal donations followed."

This was the modest beginning of a series of munificent gifts. When in 1912 the General Education Board offered a gift of $50,000 to the University for an endowment fund, on condition that $150,000 be obtained by subscription, Hepburn gave $30,000 and the required amount was secured. When Doctor Almon Gunnison, who was president of the University at the time, wrote to Hepburn announcing the completion of the fund with a total of $210,000 and saying "we are very happy over it," Hepburn replied congratulating him on his "undiscouraged effort" in securing it and added: "An optimist has been described as 'a man who plays the pianola and thinks he is a musician.' I think you are both an optimist and a musician."

In addition to this gift of $30,000, he presented the University soon afterward with $1,250 for a scholarship. In 1921 he gave $20,000 toward the $200,000 endowment fund which was raised in that year by the president of the University, Doctor

Richard E. Sykes. In his will he made a bequest of $100,000 to establish a chair of Economics or History, and, in addition, a share in his residuary estate which more than doubled the bequest. His total benefactions to the University aggregated more than a half million dollars.

Doctor Sykes says of the lasting influence of Hepburn's benefactions to the region of his birth:

"The news of the death of Honorable A. Barton Hepburn brought sorrow to the North Country, in which he was born and where he spent the years of his early life. The people on the farms, in the villages and hamlets of St. Lawrence County, felt that they had lost a kind-hearted personal friend, a wise counsellor, and a generous benefactor.

"Though he rose to fame in the world of banking and finance and was regarded as an authority in our own and foreign countries, yet he always retained an affection for the people among whom he was born and who gave him his first start in life. To-day, largely through his wise benefactions, the youth residing in the section in which he formerly served as school commissioner have available the best in literature.

"He was the largest single benefactor of St. Lawrence University, near which he was born and under whose shadow he now sleeps. In the neighboring city of Ogdensburg he erected, equipped, and munificently endowed a hospital to which hundreds

from all sections of the North Country are taken every year for relief.

"We who dwell in that vast region of the Empire State lying between Lake Ontario and Lake Champlain, bordered on the south by the Adirondacks and on the north by the majestic St. Lawrence River, will never cease to be thankful for what A. Barton Hepburn has done for us and our descendants. His memory among us will ever awaken thoughts of kindness and gratitude and his example be an inspiration to noble endeavor."

When in the spring of 1920 New York University was endeavoring to raise an endowment fund, its Chancellor, Doctor Elmer Ellsworth Brown, was surprised and greatly pleased to receive from Hepburn a letter, under date of April 7, saying he would like to contribute certain securities to the fund and adding: "I appreciate the services that your good institution and your good self are rendering to the community, and I am glad to be helpful in a small way." The value of the securities was at the time about $50,000, and in 1923 about $52,000. In accepting the gift, Doctor Brown wrote to Hepburn, on April 8, a letter in which he said:

"I cannot begin to tell you how helpful and encouraging this unsolicited assistance is to all of us who are engaged in the uphill task of securing an adequate endowment for New York University. I want to thank you, more than I can well put into

words, not only for your gift, but for the very kind expressions which accompany it."

The main cause of Hepburn's interest in Wellesley College was the fact that his daughter Beulah (Mrs. R. R. M. Emmet) was a graduate of that institution in the class of 1912. In November, 1920, he wrote to the authorities proposing to found an A. Barton Hepburn Professorship of Economics or Chemistry, saying he was uncertain as to which he preferred. Later he decided upon economics, and in December, 1920, he sent securities valued at $130,000 for the support of the chair. He had intended, he wrote, to make this gift a bequest in his will, but in view of the semi-centennial campaign for funds, which was to begin in 1921, he decided to make it during his lifetime.

Hepburn became a member of the University Club in 1909, and was three times elected its president—in 1919, 1920, and 1921, the term being one year. He took an active interest in its affairs and his advice was sought and highly valued on all questions pertaining to its management, especially those of finance. He was keenly interested in the library of the club, which contains over 40,000 volumes, and made two contributions of securities to a fund bearing his name for its support — one in January, 1917, of $55,000 and another in February, 1920, of $12,000. The value of the securities varies from time to time, but remains approxi-

mately at $90,000, and the average income is about $3,600 a year. In bestowing the fund Hepburn specified that it be used, "in the discretion of the Library Committee, in enriching the library content by purchasing books or prints outside of the usual line of purchases, if to the Library Committee it shall seem wise."

In each of the books purchased through the fund there is placed a book-plate, giving a glimpse of Middlebury College, Hepburn's Alma Mater. He also presented the club with two valuable etchings, one of Paul Jones and the other of Alexander Hamilton.

In his letters to various people written during the period in which he was aiding educational institutions, Hepburn's mind was running naturally on educational subjects and many of his observations are sufficiently interesting to justify quotation. In a letter written in August, 1913, he said:

"I do not think as much of a college education as I used to, and the idea of *sending* boys to college is of doubtful wisdom. If they want to go it is wise to help them to do so. There are so many of our youth that make it a pleasant loafing-place and learn nothing but superficiality and bad habits, that people may be pardoned for doubting its general utility, and certainly it is a personal question that should be decided as to every individual."

He had little toleration for so-called "academic freedom," and expressed his opinion of its disciples with characteristic vigor. In a letter, July 31, 1918, he wrote of "crank" professors and their radical doctrines:

"It is quite within the province of the individual to entertain or proclaim any of these beliefs personally but he has no business to make an institution which employs him responsible for his individual opinions. These professors occupy a representative position and if they are not satisfied to adopt the general principles and line of conviction and education entertained by the institution which employs them, they should get out. But not they; their idea of academic freedom is that they should be employed for life, and that they should be allowed to exploit any views that they may entertain, all the while giving themselves consequence as professor in such and such an institution."

In another he wrote, in November, 1921:

"This academic freedom so strenuously insisted upon by the great body of teachers, as they understand it and would carry it out, amounts to a permanent tenure of their positions with the practical control of their work done in college and their research work, and a practical control of their time for public discussions, giving to their utterances the standing of the institution with which they are

connected. It is very difficult to discharge professors once employed. They make common cause and howl about academic freedom. We have had trouble along this line in Columbia, where they taught sedition and disloyalty, and that enabled us to get rid of eight or ten at the time. We have had trouble with it in Middlebury also."

His views on athletics, the value of physical exercise, were set forth in a letter in August, 1918, to the father of one of his nephews whose college expenses he was paying:

"There is in all colleges now, I think, what amounts to an assessment for the maintenance of athletics, applying to girls as well as men. It is not excessive, but it is important. There will be various class expenses, and the social expenses, always moderate in amount, are indispensable to the good standing of a student among his fellows. I should like D—— to do what is expected of young men along the lines of athletics and social activities. In other words, I should like him to do that which will secure his proper standing in the college community.

"I do not know that he is inclined toward athletics. That is a matter, of course, for him to determine, and that will naturally take its course. I believe any one who finds pleasure in physical exercise in the open, whether it be with the rod, gun, or camera, or whether it be baseball or football, has

an anchor to windward always, well calculated to preserve the health and strength."

### Public Benefactions

The total of Hepburn's gifts to institutions of various kinds, as the subjoined list shows, amounts to nearly $5,000,000. In addition to these public benefactions he gave liberally each year to charities of many kinds and made generous contributions to family relatives, either in their support or in aid of the education of their children. A moderate estimate of his disbursements in this private way during the late years of his life would place the amount at fully a million dollars:

| | |
|---|---|
| Ogdensburg Hospital | $1,138,500 |
| Middlebury College | 1,122,000 |
| Columbia University | 850,000 |
| Hepburn Libraries | 535,000 |
| Williams College | 301,250 |
| St. Lawrence University | 276,500 |
| Chamber of Commerce Commercial Education Fund | 225,000 |
| Princeton University | 150,000 |
| Wellesley College | 130,000 |
| University Club Library | 90,000 |
| Tokio University | 60,000 |
| New York University | 52,000 |
| Tuskegee Institute | 5,000 |
| | $4,935,250 |

## CHAPTER XXIII

## AN AMERICAN PROFESSORSHIP IN TOKIO UNIVERSITY

IN the summer of 1917 Hepburn offered to the University of Tokio a fund of about $60,000 for the support of an American professorship in the cause of international fellowship between the United States and Japan. The story of how he was moved to do this constitutes one of the most interesting chapters of his life's history, for the moving first cause antedated by many years the act itself. It is the story of the lasting influence of a strong impression.

The proffer of the fund was made by Hepburn in a long letter, under date of June 11, 1917, to Baron Eiichi Shibusawa, an eminent and highly honored citizen of Japan, who had visited the United States several years earlier and with whom Hepburn had established intimate relations of mutual esteem and affection. Following are the main portions of Hepburn's letter:

"My dear Baron:

"In the course of your long and very useful life you have achieved honor in many fields. Prominent among your accomplishments is and ever will

be your promotion of peace and good will among men and nations and your efforts to keep in the foreground the principles of justice and right dealing between man and man. In view of your principles and life work the present world conditions must be distressing in the extreme. The frightfulness, the barbarism, evidenced in Belgium, northern France, and in the submarine warfare makes one wonder whether, from the standpoint of civilization, the world is in progress or in retrogression.

"The Chauvinists in both our countries have pictured our nations as inevitable enemies and war as a resulting certainty. War we have, but like devotion to the principles of humanity and civilization finds us allies, not enemies. I feel sure that the same devotion to the same principles will prevent any save commercial warfare, which is much better expressed as business rivalry, existing between America and Japan. Cooperation may be as effective with nations as with individuals. I can not believe that the spirit of business enterprise, which begets prosperity and progress, will be permitted to degenerate into a spirit of hostility whose criminal climax is war.

"The German-Americans, under a propaganda of the German Government, inspired by German agents and at the expense of the German Government, have committed crimes in this country

against our law, crimes against the property and person of our citizens, notwithstanding the fact that the United States was a neutral nation. They have blown up bridges to cripple transportation, they have blown up munition plants in order to prevent the manufacture of munitions designed for the use of the Allies and in so doing have taken the lives of men, women and children. They have blown up terminal warehouses where munitions were stored, taking life and destroying property.

"They have placed bombs in vessels carrying war supplies to the Allies timed to explode when the vessels were out at sea and thus destroy the vessel, cargo and the lives of all on board — anything to help the Fatherland regardless of the outrage committed upon Americans and other neutrals. The above charges are not a matter of surmise; they are attested by record convictions in court. We, the American people, are mainly of Anglo-Saxon descent.

"The Germans are our kith and kin. We do not for one moment believe that the Japanese-Americans, wholly unrelated to us as you are, would in like conditions remotely approximate such conduct. Nevertheless, it is certain that the conduct of German-Americans has prejudiced Japanese-American relations.

"There are no keener observers of world affairs than your good people and the above-mentioned

facts must have commanded your attention; nevertheless, I wish to remind you that extrinsic facts are exercising a powerful influence upon Japanese-American relations and may retard the final dissipation of all differences. It simply means that we must be a little more devoted to the cause of international good-fellowship, a little more in earnest in advocating peace on earth, good will toward men.

"As an influence in that direction I have in mind to present to the University of Tokio 100,000 yen, par value, of your 5% Japanese Imperial Loan Bonds of 1969 — to endow an American Professorship of International Law and Comity. Would that be well? Would the income, 5,000 yen, be a proper salary for a dignified professorship? What should be the amount? If the above proposal meets your approval I will have my friend Mr. Ichinomiya of the Yokohama Specie Bank buy such bonds and deliver them to you to be delivered to the University of Tokio for the above purpose. That explains why I have asked him to deliver this letter to you.

"A namesake and very distant relative of mine spent many years in your country as a missionary. At our last interview he said to me: 'The Japanese are a good people and a great people and I want you always to be their friend.'"

In the closing paragraph the moving first cause

of Hepburn's gift stands revealed. The words of the missionary relative had left an indelible impression upon Hepburn's mind. In a later letter to Baron Shibusawa he returns to the missionary, saying:

"Doctor Hepburn, who resided in Japan many years as a missionary (and, I assume, was very popular with your people, from the fact that he was decorated by the Emperor), was a very distant relative of mine. I scarcely knew him, because he resided in Japan. After his return to this country I had very pleasant interviews with him. He was eloquent in his portrayal of the merits and virtues of the Japanese people."

The missionary was Doctor James Curtis Hepburn, and he was a descendant of the Pennsylvania branch of the Hepburn family, that settled in that State about 1773. He was born in Milton, Pa., in 1815; was a graduate of Princeton University in 1832; studied medicine and received a degree of M.D., and, after a brief practice, offered himself to the Board of Foreign Missions for "service in any of the heathen nations." He served for a time at various points in China, and in 1859 sailed for Japan as a physician, being the first missionary to land there after Japan was opened to foreign trade. He served as both physician and missionary, opened a dispensary and hospital and slowly worked his way into the confidence of the people.

He made a thorough study of the Japanese language, compiled a Japanese and English dictionary, the first of its kind, made the first translation of the Bible into Japanese, and in the same language a dictionary of the Bible of over 600 pages, a grammar, the Shorter Catechism, and the Confession of Faith. He was in Japan thirty-three years, and his last labor was the erection of a handsome brick church, capable of seating 600 persons, for the native population, among whom he and his wife had worked. He and his wife left Japan in 1892, with the respect and confidence of all classes of people and settled for the remainder of their lives at East Orange, N. J., where he died in September, 1911. He was a man of strong, vigorous character, handsome appearance, and commanding presence. It is not surprising that his words of advice about the Japanese people had a powerful influence upon Barton Hepburn, for they had the same blood in their veins and the same sterling Scotch qualities and virtues.

Hepburn's proffer of a professorship fund was received with pleasure and gratitude in Tokio. Immediately on its arrival, Mr. Ichinomiya wrote to him, under date of July 12, 1917, a letter in which he said:

"Your favor of June 11th reached me on the 9th inst. I made an appointment with Baron Shibusawa next day and delivered to him your

letter. He is more than pleased to hear such a sincere expression from such a true friend of Japan, like yourself, and told me that the matter will immediately be taken up with the authority in the University of Tokio.

"As regards *an American Professorship* of International Law and Comity, the Baron wishes to know whether you meant that an American professor should be employed, or the chair be named as *an American professorship* and a Japanese professor may be elected for it. In the latter case 5000 yen a year would be sufficient, but should an American take the chair, the amount may not be ample for a comfortable living.

"At any rate, Baron Shibusawa is very enthusiastic about your proposal, and is anxious to attain the full benefit of your kind endowment. To accomplish this, it is his opinion, with which I also concur, that the question should be consulted with the high authority of the University and a programme after careful consideration from every angle should be arrived at."

The Baron himself wrote, on August 6, 1917:

"I am greatly delighted to acknowledge herewith receipt of your kind favor of June 11th, which was handed over to me by Mr. Ichinomiya some two weeks ago.

"I have nothing but to thank for your kindness, in finding in your letter that you are planning to

present to the Imperial University of Tokio a fund which is sufficient to endow an American professorship of 'International Law and Comity.' Moreover, it has given me a great pleasure, indeed, to know that you desire to deliver the fund to the authorities of the University through my hands, because of your being aware of my eagerness in striving to promote the better friendly feelings between your country and ours. It is really very kind of you to make such an arrangement, as to use myself as a medium of delivery of your donation like this has impressed upon my mind a very deep feeling of gratitude.

"It is just three years since the outbreak of the present war, and we are very sorry to see that the world distress is ever increasing to the extreme. It is indeed to my great astonishment to find in your letter that the German-Americans, under a propaganda of the German Government, inspired by German agents and at the expense of the German Government, have committed many brutal crimes in your country. The vernacular press already reported from time to time those crimes committed by the German-Americans, but I did not know that their crimes were so outrageous and committed in such a systematic way.

"You have told me in your letter that the present frightful warfare makes one wonder whether, from the standpoint of civilization, the world is in prog-

ress or in retrogression, and I have nothing but to say that I do quite agree to your saying myself. Philosophers and men in religious profession must do their very best, in future, for the progress of civilization of the world and for the promotion of peace and good will among men and nations.

"As you are the chairman of the board of directors of one of the biggest banks in the United States, I was also the president of the First Bank, which is the foremost of the big commercial banks in Japan, till last year, when I resigned from the post. I have also retired, at the same time, from all my business activities which have hitherto occupied all my time. I am now going to devote all my remaining days to the improvement of educational, social, and philanthropical works in Japan, and it is also my determination to do all what I can to promote the better friendly relations between our countries, with more devotedness than ever.

"As to your proposal to endow the Professorship of 'International Law and Comity', I am pleased to inform you herewith that I have twice called on Baron Yamakawa, the President of the Imperial University of Tokio, and talked with him over the matter. He was much pleased to know that you are so very kind as to offer such a donation to his university and asked me to thank you gratefully for your kindness, on his behalf. He is now in

deliberation how he can best comply with the idea of your good self.

"I note, however, in your letter to Mr. Ichinomiya, that you are rather in hurry in making your contribution but in order to avoid any oversight myself, I have drawn up, with the advice of president Yamakawa, some plans relating to the creation of the professorship. Those plans will be transmitted to your hands through the kindness of Mr. Ichinomiya, who is soon to return to New York, and when they reach you, I hope you will make a proper choice.

"I also note in your letter to Mr. Ichinomiya that you dislike to have your proposal made public in the press. I think, however, it is rather advantageous to give the matter publicity, so as to propagate the spirit of American-Japanese amicability on both sides of the Pacific; but if necessary, your name might be made anonymous. I much desire to know your ideas as to this matter, and if you will kindly let me know how you think of it, I should be extremely obliged. At present moment, however, I will never tell the press-men of the matter."

The president of the University, K. Yamakawa, on September 8 thus outlined his views on the subject of the professorship:

"I have submitted to the consideration of the University Council the generous proposal of Mr.

Hepburn to present to the University 100,000 yen, par value, of 5% Japanese Imperial Loan Bonds with the object of endowing an American professorship of international law and comity. With the approval of the Council I have now the pleasure of submitting through you the following detailed proposals to the consideration of Mr. Hepburn:

"(1) The University has already two chairs of international law, besides a chair of the history of diplomacy; and so it is deemed undesirable to add another chair of international law. It is considered, on the other hand, that a chair such as that of American history in its broadest sense or the history of American constitutions, both federal and State, and diplomacy would be not only desirable but also far more effective in promoting the better mutual understandings between the American and Japanese peoples, such being apparently the aim of Mr. Hepburn in endowing this professorship.

"(2) The letter of Mr. Hepburn does not enable us to know whether he wishes the professor holding the new chair to be an American or Japanese. Lectures by foreign professors are understood by our average student naturally with difficulty, so that unless the attendance is made compulsory (and to make it compulsory is out of the question, because the burden of our students is already too heavy) the lecture would have but a scanty at-

tendance. Besides, our regular foreign professors are paid the salary of about 9,000 yen annum; so that if the holder of the new chair were a foreigner, his salary of five or even six thousand yen would seem to be very unfair, whereas if he were a Japanese, a much less sum would be enough. From these considerations we are led to think that preference should be given to a Japanese scholar rather than to an American scholar.

"(3) As it would be a difficult matter to find at once a Japanese scholar properly qualified to hold and willing to accept the chair, it is proposed that a suitable young man should be selected by the president of the University and despatched to America to study American institutions and history so as to qualify himself for the duty; and the duration of his stay abroad should be about three years, the expenses necessary for the purpose being paid out of the income from the fund of the donation.

"The surplus of the income is to be accumulated to meet the future expenses for maintaining the professorship in a proper state. Thus, the professor shall visit America once in about every four years to keep himself up to date in regards to American affairs, his stay being each time about six months, unless otherwise authorized, and the expenses of his visits being paid out of the surplus income accumulated.

"(4) The number of lectures that the professor is to deliver annually to the students of the University shall be determined by the dean of the faculty of which he is a member. The professor is also to give annually one course of public lectures in the University, and another annual course in another university or college in Japan, with the approval of the president.

"If the above proposals meet the approval of Mr. Hepburn and if he will let us know whether the chair shall be one on American history in general or one on the history of American constitutions and diplomacy, I shall be very glad to take the necessary steps and carry out the plan. Please, convey my best thanks to Mr. Hepburn."

In transmitting this letter to Hepburn, on October 9, Baron Shibusawa wrote:

"I wonder, however, whether Baron Yamakawa's proposal to despatch a young Japanese scholar to the United States to study for about three years, so as to qualify himself for the professorship, will meet your approval; because I am sure you are hoping to have the professorship created as quickly as possible. In regard to this matter, therefore, I am going to consult with him myself. I should be very much pleased if you will kindly let me know how you are thinking of President Yamakawa's proposal to change the professorship of International Law and Comity to that of

American Constitution, History and Diplomacy, and also of his opinion in regard to the possibility of making the student's attendance to the lecture compulsory. I should feel very happy, indeed, to do all what I can, on your behalf, to comply with all your requests.

"Baron T. Megata, a great friend of mine for many years, is now going over to America by S. S. Korea-Maru, which sails for Cisco on the 15th inst. He goes over there as the chief financial representative of the Japanese Government, and as I thought it very convenient to avail myself to use him as medium of sending you detailed reports of the above-said matter, I have told him all about it and asked him to speak to you on my behalf. So, I am sure you will hear from him all my reports in no remote future."

Replying to these various communications, Hepburn wrote to Baron Shibusawa, on November 14, 1917:

"Your letter was duly received some time ago and I delayed answering until I could have the pleasure of an interview with Baron Megata, as you suggested. I have just finished a very pleasant, satisfactory and conclusive interview with Baron Megata and Mr. Ichinomiya and, inspired by their information and advice, I will now specifically answer your letter and also the questions raised in the letter of President Yamakawa, a copy of whose letter you enclosed.

"First: The name of the professorship you suggest is quite agreeable to me, namely, 'American Constitution, History and Diplomacy.'

"Second: The chair should be occupied by a Japanese, as no one unfamiliar with the Japanese language could properly perform the service we have in mind.

"Third: If, as President Yamakawa suggests, there is at present no Japanese scholar well qualified for the task, it is eminently proper and quite agreeable to me that some young man be selected and sent to this country to make a study of the subject which he is expected to teach. Three years seems to me a long time; if the professorship is a good and useful thing the sooner it is availed of the better. However, it is of prime importance that the incumbent shall be thoroughly well qualified and equipped for his duties before lecturing upon his subject. During the period of preparation it might be possible to have some special lectures upon the subject by different individuals. However, I leave the question wholly and absolutely under the control and in the discretion of President Yamakawa and his associates."

After saying that he coincided with President Yamakawa's views about the number of lectures and use of the income, Hepburn added:

"I am glad now that I increased the donation beyond 100,000 yen, the amount I originally had in mind.

"I adopt the suggestion coming from you through Baron Megata that five gentlemen be named as custodians or trustees of this fund, to keep the same invested as it may mature and be paid off, the income at all times to be available to the University for the purposes set forth above. It would be most agreeable to me to have the following gentlemen act as such trustees: the American Ambassador to Japan, *ex officio;* Viscount K. Ishii, Baron E. Shibusawa, Baron T. Megata, and Mr. Junnosuke Inouye, the manager of the Yokohama Specie Bank at Tokio; and I would like these gentlemen, if they accept the responsibility, to fill all vacancies that may occur in their number, thereby making the body self-perpetuating. I presume President Yamakawa will ask these gentlemen to act in such capacity. If, for any reason, any of the above gentlemen is unavailable I shall be quite satisfied in advance with any other man whom President Yamakawa may select.

"I am very much pleased at the seriousness with which my proposal has been received and the careful consideration given it by your good self and the authorities of the University. I shall enclose herein an order to the Yokohama Specie Bank to deliver the funds now in their possession which I purchased for the purpose of endowing the proposed scholarship to you or your order. You can then turn them over to the above committee, if

they consent to act, or to President Yamakawa. You will know just what to do. I am writing under the impression that this is my final act in the premises and that by this action these funds are made available to and become vested in the University.

"Permit me to thank you most sincerely for your courtesy in the premises. I know that you never weary in well-doing and because of your generous reputation I felt at liberty to call upon you. I trust that this undertaking may be one of many instrumentalities to preserve and perpetuate the good understanding which exists between our respective countries by giving each a better knowledge of the other. I am sure that mutual understanding is all that is necessary to bring about cordial cooperation and warm and lasting friendship."

Hepburn wrote at the same time in similar vein to the President of Tokio University and before the end of the year 1917 all arrangements for the lectures were completed and the selection of the first lecturer was under consideration. Hepburn's request that there be no publicity had been rigidly observed. On January 5, 1918, Baron Shibusawa wrote a long letter to Hepburn in which he set forth the details of the arrangement and added:

"Now, by these actions, the fund, which you have endowed to the Tokio Imperial University, is

made available to and become invested in the University. The special lecturer, whom the University will soon appoint, is very likely to commence his lectures in very near future, and by this undertaking, I am sure the more mutual understanding and better friendly feeling between our respective countries would be much promoted.

"Indeed, I deem it a great honour that I could act as a medium between your goodself and the University Authorities in regards to the matter of your endowment of the fund.

"The matter is now perfectly completed, and therefore, having considered myself that it is really the timely action to give it to publicity, I have, a few days ago, sent a written statement relating to the fact and the motive by which you made such a gift, to all prominent papers in this city, asking them to publish it in their column, in order to make it widely known to the general public in the interest of accomplishing the results you have in mind."

On February 16, 1918, Hepburn received the following cable message:

"Endowed professorship commenced lectures today. Listeners crowded — with content.

"(Signed) SHIBUSAWA."

To this Hepburn replied on the following day:

"I am much pleased with your cable just received and its contents. It is very gratifying to

know that the chair which you so kindly aided me in establishing is already in active operation, and let us hope and pray it may be productive of good results, locally and internationally. With kindest regards and best wishes."

Who the first lecturers were is shown in a letter to Hepburn from Baron Shibusawa, under date of March 23, 1918:

"Since I wrote you in December President Yamakawa is eagerly trying to find a fit young scholar to send to the United States for equipping himself for the professorship. In the meanwhile, however, he has already appointed, in compliance with your desire, Doctor Nitobe, Doctor Minobe, and Doctor Yoshino, of Law College, as lecturers until the appointment of the new professor.

"Doctor Nitobe and Doctor Minobe commenced their lectures on the 16th of last February, while Doctor Yoshino is going to start his lectures in April. You will very likely be interested to know that Doctor Nitobe lectures on the American History, and Doctor Minobe on the American Constitution, while the lecture Diplomacy is to be Doctor Yoshino's subject.

"As to the first lectures which were given on the 16th of February, I have already wired you. But prior to that, the opening ceremony of the professorship was held on the 9th February, and President Yamakawa, Doctor Nitobe, Doctor

Minobe, Doctor Yoshino, and myself being present, I delivered an address before the students, telling them that they should not be contented with the acquisition of knowledge relating to the history, constitution, and diplomacy of the United States but that they must also be aware of their responsibility to do all they can to promote friendly relations between Japan and America, which is, in fact, I told them, the motive of the noble-minded American who made this donation to the Tokio Imperial University.

"As a rule, the lectures are to be given to the students of the Law College of the University on every Saturday from 1 o'clock P. M.; but, the University authorities are going to extend the privilege of attendance to other people.

"I am much pleased to tell you that H. E. Ambassador Morris, Baron Megata, Viscount Ishii, Mr. Inouye, and myself have all consented, according to President Yamakawa's request, to act as trustees of the fund."

Replying to this letter on April 16, 1918, Hepburn wrote:

"I am very glad to know specifically of the assignment of Doctor Nitobe, Doctor Minobe, and Doctor Yoshino to fill the chair, pending the qualification of the permanent occupant. Doctor Nitobe is very well known in this city and very greatly admired. The other gentlemen you men-

CEREMONIAL GOLD CUPS BEARING THE INSIGNIA OF THE EMPRESS OF JAPAN, PRESENTED TO MR. HEPBURN BY THE EMPEROR OF JAPAN

The one at the upper right hand shows the form of the smallest of the stack of cups, which is typical of all three. The other two are shown tilted toward the observer so as to show the use of the design in the bowl of the cups.

tion are well known, although I do not think I have had the pleasure of meeting them

"I had definitely planned to visit your beautiful country last year and when those plans failed, I hoped to do so this year, but the difficulties of travel are very great and it is almost impossible to obtain reservations. If this war continues much longer, it may defeat my purpose of visiting Japan entirely."

In recognition of his gift to the University the Emperor of Japan sent to Hepburn, in March, 1919, a present of three beautiful gold cups with a scroll in Japanese of which the following is the English translation which was appended:

"Mr. A. Barton Hepburn, a citizen of the United States of America, has donated Government Bonds amounting to Yen 120,000.00 in face value, and Yen 3,000 in currency to the Tokyo Imperial University, for the purpose of inaugurating lectures on the Constitution, History and Diplomacy of the United States of America, in the said University.

"In acknowledgment and appreciation thereof, a set of gold cups is hereby granted to him by order of His Majesty the Emperor of Japan.

COUNT HIDEO KODAMA,
*The Third Order of Merit, the Fourth Senior Degree;*
*President of the Bureau of Decoration.*

The cups, three in number, are used on ceremonial occasions, and are arranged in a stack with the smallest at the top. The latter is the only one used in drinking. The insignia on the interior are those of the Empress of Japan.

## CHAPTER XXIV

## VISIT TO JAPAN AND CHINA

As he said in one of his letters to Baron Shibusawa, already quoted, Hepburn had planned definitely to visit Japan in 1917, the year in which the Tokio professorship was founded, and had hoped to go in 1918, but had been prevented by various reasons from doing so on both occasions. In the early part of 1921 he somewhat suddenly made up his mind to go, and on February 8, he sailed with his daughter Cordelia from San Francisco for Yokohama, stopping for two weeks at Honolulu. They arrived at Yokohama early in March and went at once to Tokio. From the moment of landing in Japan they were taken in charge by representatives of Baron Shibusawa and other leading citizens and overwhelmed with courtesies of all kinds. Hepburn was in poor physical condition at the time, much tired by his trip, and the crowd of visitors that descended upon him greatly taxed his strength. Shortly after his arrival he suffered a slight stroke and was confined to his bed for several days. He had been compelled to decline all invitations for private functions, which descended upon him in great numbers, and had compromised upon one

public dinner. When the time for this arrived he made a great effort, got out of his bed, went to the dinner, and delivered the speech that he had dictated to his daughter during his temporary illness. The dinner was at the Bankers' Club and was given in Hepburn's honor by the governor of the Bank of Japan, Mr. Inouye, who, in introducing the guest of the evening, said: "Understanding between nations is the basis of international friendship, and Mr. Hepburn's endowment [of the Tokio professorship] is the highest expression of the ideal concord between nations." In his speech, Hepburn said:

"I can conceive our two nations working together in close cooperation and using their power jointly in the interest of world peace, for the solution of particular difficulties in other and contiguous nations; but that they should war with each other is inconceivable.

"The damnable character of war, its waste, its devastation, its broken hearts and broken homes, has had a horrible illustration in the war in which we have just participated. And what has this world war settled? That a nation that deliberately sets out by force to dominate the world invites its own ruin.

"Two years ago, on November 11, the armistice was signed, but war did not cease among various states and the newly defined countries which the

Allies sought to establish. We have, thus far, had confusion worse confounded and the end is not yet.

"There is no sentiment in favor of war with Japan in our country. Theodore Roosevelt wrote: 'Is there any sane man who does not know that the friendship of Japan is the best international asset we can have?' Such is the sentiment of my country toward yours.

"We expect the closest competition from Japan, and we welcome it. We are bound to be the closest rivals in world trade, and are bound to have the friction that inevitably accompanies commercial rivalry; but rivalry involves cooperation. The sensible way for America to do business in the Orient is by utilizing Japan's superior knowledge of conditions, and by close cooperation. We realize that the Orient presents a more promising field for investment, but the necessities of devastated Europe have commandeered our resources.

"The reports of the two great banks of Japan which appeared recently present conditions of which you as a nation must be proud. With their branches and agencies they show the wonderful extent to which Japan enters into the business of the world. Your gold holdings make Tokio one of the most important financial centres. New York alone can compare with it.

"Your banking system is ideal, none superior,

amply proved by the way in which you have met and mastered difficulties in the past year.

"Because of the financial strength of our respective countries, we have a great responsibility to maintain the gold standard and preserve the high standard of credit until that part of the world now floundering in a depreciated currency and impaired credit can come back to normal. The world pays Japan and America the compliment of expecting them to pay their debts in full and in gold or its equivalent. All talk of repudiation or forgiveness of debts leaves their skirts untouched.

"Japan, like America, has since the beginning of the war become a creditor nation and must assume its responsibility as such. Nations must look beyond their borders; their vision must include the whole world and their actions must consider the interests of others in the general interest and enlightened self-interest as well. The League of Nations may be cumbersome and slow to act; but the leading nations must and can cooperate. In my judgment a good combination would be Italy, France, Great Britain, the United States, and Japan. Whatever these countries might propose would doubtless be acceptable to the whole world. But Japan, with its yen 1,246,688,840 in gold, with comparatively light indebtedness and credit unsurpassed, is singled out from other nations, and the world looks to you and to America

to preserve the gold standard, to protect and restore the credit fabric of the world."

Baron, later Viscount, Shibusawa followed Hepburn in a brief speech in which he described his correspondence with him about the Tokio professorship, and turning to him said: "The good you have sown you shall reap many-fold. This endowment will not only cement the ties of friendship between our two countries, but it will prove a very real contribution to the world's peace."

On the day following the dinner Hepburn went with his daughter for rest in a mountain resort near Tokio, but he was so weak and strange that she was alarmed and begged him to take a steamer home at once. "But he made a wonderful recovery," she says, "and got his spirits back." They then started for China through Korea, stopping at Fusan, Seoul, and Mukden, arriving in due time at Peking. Although far from well, Hepburn attended a formidable series of luncheons and dinners, official and private, and after a stay of two weeks, returned to Japan, going to Kyoto for a brief visit, thence to Osaka, and thence back to Tokio. The spring season was then on, the cherry-trees were in bloom, and the trip was a most enjoyable one and beneficial to Hepburn's health. He stood in desperate need of strength to withstand the continuous round of dinners, luncheons, teas, and other social functions which were thrust

upon him and his devoted daughter. He was able to survive all of them and to deliver an address before the University of Tokio which was his most formal utterance in Japan. In opening it he said:

"I was preceded in this country by a very distinguished and popular namesake. Although we belonged to the same general family, the relationship is not close, and I do not wish to appear as seeking to profit by his distinction. I refer to Doctor Hepburn. When he returned to America, full of years, I visited him in his retirement. We discussed Japan and Japanese affairs, and the last thing he said to me was: 'I want you to be a friend to the Japanese. They are worthy of it. I have spent the active years of my life among them and I know them thoroughly. They are a good people and a great people, and are bound to demonstrate both these qualities to the world. They are honest and worthy of all confidence, and I want you to be their friend.'

"The clearness and force with which he said these parting words greatly impressed me. I had always been a friend and admirer of Japan and I puzzled much as to how I, a private citizen, could manifest this friendship. The propaganda of the Huns, with which they presaged their war for world conquest, was manifest to many of us, although not to the general public. They financed the labor organizations in their war upon the Japanese

in our Western States. The Japanese were too industrious, too frugal, too saving, to suit organized labor, and they feared that they might not be able to control them. They, the Germans, sought to promote friction between our countries in every possible way. I thought this condition of affairs gave me my opportunity — that the same moral principles that obtain as between man and man should be the guiding rule as between the great peoples of the world.

"If individuals can agree upon the facts they can usually agree upon a satisfactory course of action, and the same is true of nations. I knew the wonderful predilection that Japan has for education and of course I knew of this great university, and it occurred to me that I could render a service and prove my friendship for Japan — and my sentiments and feelings are akin to the sentiments and feelings of the great body of our people — by founding a chair of American history, constitution and diplomacy: this chair to be occupied by a Japanese, who should make a study of our institutions and present the same to the students of this university from a Japanese point of view. I believed that a common understanding would result in a common purpose and common or united action on the part of our respective governments.

"I think I chose wisely in founding a chair in this university as a means of reaching the people

of Japan. I was especially pleased with the sympathetic reception which you accorded to my proposition and the painstaking and thorough manner in which you worked out the details of putting it into operation. I am especially pleased with the young man whom you selected and sent to America to qualify himself for the position, Mr. Takagi, the son of Baron Kanda, himself one of your distinguished educators. I have met Mr. Takagi in America and canvassed with him his proposed work. He seemed a most fitting selection. I hope much good may come from this chair and firmly believe it cannot be otherwise."

He then proceeded to contrast the ways by which the United States and Japan each obtained independence. After a review of the American Revolution, he continued:

"From this you will note that our freedom and right to have constitutional government and popular representation was obtained as the result of a seven years' war with the attendant loss of life and destruction of property, and, so far as I know, all reforms in the interest of the people and liberalizing government have been wrested from unwilling rulers, with one conspicuous exception which stands out unique in history. I refer to the establishment of constitutional government in Japan.

"The Shogun, all honor to him, voluntarily sur-

rendered the powers he possessed to the Emperor, thus reposing in the Emperor all authority and doing away with the dual character of government theretofore existing.

"The Emperor was big enough and broad enough and sufficiently interested in his people and their welfare to give them a constitution — constitutional government, a parliament — letting them participate in the government as fast as they became competent, and all this voluntarily and out of the goodness of his heart and because with his clear vision he saw the interests of Japan and its people. All this reform came from above, without force, without revolution, conceded by a benign ruler for the advancement of the interests of Japan. There is no parallel case in all history to the progress of Japan during the Meiji era. I trust I may be pardoned for contrasting the manner in which we won a constitutional government and popular representation with the manner in which the same was granted to you. You have a government closely approximating that of Great Britain. You have one of the best governments, most efficient, closely guarding the rights of its citizens and fostering industries and commerce. And I hope, young men, you will cherish it, and I am sure you will give it your most loyal support, relying upon your Emperor to make further concessions as fast as you may be able to qualify yourselves to re-

ceive the same, and to make good use of added privileges.

"Order is Heaven's first law, and without the enforcement of law and the preservation of order no people can fulfil its mission, discharge its proper responsibilities, or be happy and prosperous. The greatest task now confronting the world is to preserve the gold standard, the standard of values, and to preserve the credit fabric of the world, until other nations, burdened by unseemly debts and weltering in a vast volume of depreciated currency, can struggle back to firm ground and reestablish themselves on a firm foundation. Japan and America are the only first-class nations whose credit is unimpaired and about whose standard of values there is no question. A great responsibility rests upon our two nations — a responsibility to the whole world. God grant that we may meet this responsibility shoulder to shoulder and in close cooperation."

After a brief visit to Nikko for needed rest, Hepburn with his daughter sailed for home about the middle of May. Soon after his return he published an account of his impressions of Japan, in which he said:

"Japan is the most beautiful country I have ever seen. Her volcanic nature gives to her mountains a picturesqueness, a sheer abruptness, a succession of abnormal formations, of eccentric and

queer shapes, found in no other country, at least in anything like the same degree.

> "'The rocky summits, split and rent,
> Formed turret, dome or battlement,
> Or seemed fantastically set
> With cupola or minaret.'

"I saw the country at its best. Vegetation, released from the fastness of winter, was everywhere coming into bloom and fruition. The crops were very promising in color and stance, and everything portended a great harvest and, hence, great prosperity.

"There are no waste places in Japan, no unkempt spots to offend the eye, no quagmires, no swales, no places deemed unworthy of cultivation. The whole country is like a well kept park and correspondingly beautiful. The explanation is simple: the density of Japan's population demands that every portion of her soil contribute to the support of her people. The dry lands produce cereals, the wet lands rice; tea and the mulberry-tree, raised for its leaves, upon which the silkworm feeds, abound. Intense cultivation by means of fertilizers is the rule and irrigation is much in evidence. They are making the soil produce the maximum amount possible, in order to support their great and rapidly growing population.

'Japan's population is increasing at the rate of

six hundred thousand souls annually, and Japan is sorely perplexed to find food for her people. Her people migrate to Korea and some to Manchuria. They naturally seek an outlet on the Asiatic continent, and rightly so.

"Wherever the Japanese go they carry law and order with them and afford relief to misgoverned nations. The fact that there is no stable government at the present time in China or Siberia makes the Asiatic people welcome the enforcement of law and order which occurs wherever the Japanese go.

"The Japanese do not want to fight with us; they wish to live upon friendly, even cordial, terms with us. But they do want to live, and they are going to live, and they must expand. They are not allowed to migrate to our country or Canada and we froth at the mouth when we hear that they are getting a foothold in Mexico. What else is there for them to do but to expand on the Asiatic continent? We certainly would, were we similarly situated; England would; any country would. And why cannot we let them follow this natural course without this continuous nagging? It only exasperates them, and we have no intention of doing anything about it.

"Japan and the United States were both made creditor nations by the war. There is no question about the credit of either one of them. They are both on the gold standard, and to these two na-

tions more than to any and all others, the world is looking for the preservation of the gold standard and the protection of the credit fabric of the world. We have no time nor occasion to 'scrap' with each other, but should work in unison for the welfare of the world."

His impressions of China as given in letters to friends after his return were not so pleasing. "Poor old China is bankrupt financially and morally," he wrote in one of these. "No public spirit, no patriotism, granting concessions to everybody, mortgaging everything to get along in the present; a wonderful contrast to Japan." In another he wrote on June 6, 1921: "China is a very large country with latent resources of untold wealth, of present population of very little worth. They are not progressive, they are not honest, they have no patriotism, no national spirit, and seemingly are in a very hopeless condition."

In grateful remembrance of his visit and in appreciation of the courtesies shown to him by the Japanese, Hepburn soon after his return made a donation of 5,000 yen for some worthy charity, the selection to be made by his chief hosts during his visit. They selected the City Poor-house, of which Viscount Shibusawa had been president for half a century. When Hepburn was informed of the selection, he wrote to the Viscount on June 16, 1921: "Anything that commands your approval,

and certainly anything under your charge, is worthy of all confidence and support. The principal charm of my visit to Japan was the association with your good self and the frequent contact I had with you personally and the constant manner in which I was brought in contact with your influence. I think you are a wonderful man, and you certainly are a powerful influence in all the affairs of Japan."

On the eve of his departure from Tokio, the Emperor of Japan conferred upon Hepburn "in token of Our love and affection," the Second Class of the Order of the Sacred Treasure. In recognition of his gift to the City Poor-house the Emperor conferred upon him a Certificate of Merit.

## CHAPTER XXV

### SPORTSMAN AND BIG-GAME HUNTER

IN a brief sketch of his childhood and youth that Hepburn wrote in the opening chapter of a little book, entitled "The Story of an Outing," which he published in 1913, is to be found the explanation of his lifelong love of sports of all kinds, especially hunting and fishing. "The writer was born," he says, "at Colton, New York, and there enjoyed his youth and early manhood. Colton is situated in the foothills of the Adirondacks, on the banks of the beautiful Raquette River, by far the largest in the State, save only the Hudson, and which carries to the sea the waters of Tupper, Raquette, and Long lakes, and outlets a large portion of the waters of the Adirondacks. In this village in the short distance of a quarter-mile the river falls ninety-two feet, in a succession of cascades and roaring chutes, producing a scenic effect of wonderful beauty, impressive power, and grandeur. The power is now being converted into electricity and wired to distant points to carry the burdens and perform the labors of many communities in the onrush of our intense civilization.

"Skating and swimming, boating and sledding, became a second nature to me; fishing, rendered

captivating by the abundant supply in various lakes and streams; shooting, inspired by the manifold bird life, aquatic and land-lived, local and migratory, as well as mammals, best represented by deer and occasional moose, and carnivora, including the lynx, wolf, bear, and cougar, naturally inclined every boy to become a disciple of Izaak Walton and Daniel Boone. Masculine ambition found expression in these channels, and prowess with rod and gun was a generally coveted attainment.

"At the age of seven I was the proud owner of a three-and-one-half-pound muzzle-loading shot-gun, and chipmunk and red squirrel filled the measure of my ambition. However, I soon coveted bigger game — black and gray squirrel, grouse, and pigeon. Then it was my happy fortune to possess a rifle, with its wider range and greater effectiveness. The lowly chipmunk was regarded with scorn, and deer and dangerous animals thenceforth furnished the imagery of my dreams, and they alone could satisfy my 'big-game' aspirations. My big game was ever difficult, was just beyond the sky-line, and changed in character, keeping step with growing age, increasing strength, and more efficient firearms.

"The same evolution characterizes life. 'Man never is, but always to be, blessed.' The criterion of success, the measure of our ambitions, changes

Kadiak Bear (*left*)
Wyoming Elk (*right*)

New Brunswick Moose (*left*)
African Native Buffalo (*right*)

TROPHIES OF THE HUNT

with every advancement; each succeeding height scaled broadens the horizon and brings within the range of vision greater possibilities, and the unattainable of yesterday becomes the indispensable of to-morrow." The "Story of an Outing" was an account of his hunting-trip for big game in Africa in 1912, and is an animated and interesting narrative of his experiences in that country with comments upon its inhabitants, their habits, appearance, and customs. A few citations of his hunting exploits will be of interest here. His chief desire in going to Africa was to shoot a lion, and how this was gratified he thus describes:

"A lion's legs are very short; he travels close to the ground and trots — he seems simply to glide. When they went over the sky-line they probably thought the danger past and halted, or slowed down at least. We reached the height, and after going about three hundred yards saw one of the lions. We tried to round him up, but we could not gain upon him; our horses were all in, so Kirkwood took my horse by the bridle; I slid off to shoot. A mad gallop in tall grass, where neither horse nor rider could see his footing, where hidden hole might invite serious diaster, was a serious mental strain added to the other excitement.

"I fully realized that the chance offered to make my trip a great success was squarely up to me, and that the next two minutes would determine. Eye,

nerve, and muscle responded with a calm confidence that made me proud. I could not see nearly so well off the horse, but still that tawny streak gliding through the grass was distinctly visible. I covered it with my gun and, swinging well to the fore end of it, fired. He went down in a heap and was up in an instant and faced me with a roar, head erect, mane bristling, and tail vibrant. When he roared another lion to the right turned at bay and roared also, and they kept up a continual growling. My prayers were answered. The lions were escaping in parallel lines about forty yards apart, and fortunately I had come up about midway between them. I never heard a lion outside a zoo before, and their conversation is surely impressive — snarling, growling, threatening, I hardly know how to describe it; it was incessant while it lasted. I never took my eyes from the first lion nor my gun from my face, it being automatic. Towering up in all his majesty, his neck afforded a splendid mark, and I broke it with the second shot; the first had gone through his vitals and broken the opposite shoulder and would have been fatal, of course, after a little time. I turned to the other, sixty to seventy yards distant, towering well above the grass directly facing me; with distended mane, swishing his tail and fiercely growling, he made himself as warlike as possible. I had three cartridges in my magazine; I decided to give him a

fatal shot in the breast with the first one, and if he charged depend upon the other two to break some of his on-coming bones. Only a single shot was needed; it entered the breast a trifle high, traversed the lumbar regions, and lodged in the backbone, back of the pelvis, almost to the tail. He fell and never moved. A lion's roar has a deep, hollow, hark-from-the-tomb tone and quality that is very penetrating and carries a wonderful distance across country."

His skill as a marksman served him in good stead in the presence of the two lions. He was wont to say in recounting the incident afterward that what pleased him most was that he had shot them in the open. In some reminiscences of his relations with Hepburn, which Doctor John M. Thomas, former president of Middlebury College, has written for publication in this record of Hepburn's life, he includes the following:

"Speaking before the Middlebury students of some of his hunting experiences in Africa, Mr. Hepburn told of the stalking of a lion. His particular lion was fairly well located and manifesting his whereabouts in the tall grass and bushes by occasional roars. Before the opportunity of a shot, but when he was expecting it at every moment, Mr. Hepburn heard another lion coming at right angles and in uncomfortably close quarters. 'The hardest thing I ever did in my life.' Not a word was

said indicating a moral application, but every student caught it, and those of us who knew Mr. Hepburn's remarkable life persistence toward the goal he had set in young manhood realized that we had been hearing a parable of his own character and life attainment."

Writing of the scene in camp after the two lions were brought in, Hepburn says: "They (the native porters) bore me around the camp several times on their shoulders with much shouting and singing, the Kavirondos going through some accustomed ceremony. Then they bore Cunninghame around in similar manner, and finally seated themselves in front of my tent in serial rows awaiting bakshish, which I understand accompanies the killing of a lion in all *safaris*, since lions have become scarce and difficult. Their enthusiasm, much of it, was born, doubtless, of expected bakshish. They were lined up and the *neopara*, (head man) went down the line with a bag of rupees, dropping one in each hand. One fellow put out his hand, as did the others, and at the same time put his other arm around the man standing next to him, and thus received two rupees, one in each hand. They were no sooner received than he broke from the line, proclaimed the fact, and with a rupee in each hand danced in front of my tent with great glee. His adeptness made him the hero of the occasion and the envy of his fellows."

The Cuninghame mentioned was R. J. Cuninghame, who accompanied Roosevelt on his African hunting-trip and whom Roosevelt held in high esteem. A reminiscence of the ex-President's trip is thus recorded by Hepburn:

"Ali, my valet, or tent-boy, also served Colonel Roosevelt in that capacity throughout his African trip. One night I said to him:

" 'Ali, I am especially tired to-night, and I want you to prepare me a Roosevelt drink; I want just such a drink as Bwana Roosevelt was in the habit of taking.'

"He brought me a siphon of carbonated water and a bottle of lime-juice, and said:

" 'Bwana Roosevelt drink same as you do.'

" 'Did he not drink whiskey at all?'

" 'No, not drink whiskey.' "

Hepburn's capture of two water-buffaloes is thus described:

"Soon after four o'clock I started for buffaloes, and one-half mile from camp saw some working toward me. They were in the thorn scrub and evidently proposed coming out into the open to feed. In approaching they would have to cross a donga, which is the same as an arroyo in the Rockies, a usually dry watercourse, which a hard rain will convert into a seething torrent. These dongas are difficult to cross; their sides are most precipitous. Two buffaloes entered the donga, a

good-sized bull in the lead, and travelled some distance out of sight, then started to come out directly in front of me and one hundred yards distant. The opening in the leaves and grass made by continuous game travel was filled with the bulk of this bull; it showed distinctly black; evidently something had aroused suspicion, for he ceased to advance, and stood looking directly toward me. Comfortably resting my elbows on my knees, I aimed at the centre of the black with my .450-.500 and fired. He ran some way in the donga and came out; I fired the other barrel just as he disappeared in the thorns. The blood spoor made an easy trail. At about two hundred yards he had turned and faced us, as we could easily see from tracks and blood; a hundred yards farther on he did the same. Major Kirkwood said to me, 'Now, Mr. Hepburn, I can't assume the responsibility of taking you into a thorn scrub after a wounded buffalo, accompanied by one that is uninjured. It is more dangerous than you know; he is mortally wounded; the gun-bearers and I will round him up all right; you stay here.'

"I relieved the major of all responsibility and went on, but they exercised the greatest scrutiny of every thorn bush and every side trail, to guard against a side or rear charge from the unwounded bull. I could hardly restrain my impatience at the slow progress made, although I knew their

precautions to be amply justified. Buffaloes are said to be treacherous, which means you can't depend upon what they will do. They will screen themselves in scrub or grass, watch your advance, and charge you from side or rear when least expected. Uninjured buffaloes accompanying a wounded one are prone to do this.

"We soon came upon him, however, at bay and looking for trouble; peering between two thorns it was easy to administer finishing shots. Kirkwood announced his horn-spread as forty-two inches. He was very old, very large, and very fat. Cuninghame said he was a cast bull, which means that age had impaired his virility and the younger and more aggressive had driven him from the herd. Word went to camp, and the whole *safari* was out to help tote him in; the event was celebrated with great ado, all the more because the meat is highly prized by all. Buffalo-tail soup is the best ever, and buffalo tongue simply delicious. The fact that we had just made camp and all needed meat served, doubtless, to kindle enthusiasm.

"The following morning I went for my second buffalo, the license permitting only two. We saw buffaloes a mile away and feeding from us. It took a long time to come up with them, walking in dongas, crawling over the high places, and crouching in the tall grass. The last two hundred

yards of the stalk was a zigzag, down-grade crawl. A direct approach would have doubtless exposed us to view, and no stalk is made directly toward game. By zigzagging we made the long grass cover us from possible view.

"Imagine travelling on hands and knees, with gun in one hand, and sometimes literally crawling, for two hundred yards, all under the scrutiny of an unsympathetic equatorial sun, at a temperature in the nineties or hundreds, with perspiration not oozing, but trickling, from every pore, and you may form a fair idea of the condition of one's muscles and nerves at the end of the stalk.

"I climbed out of the last donga within seventy-five yards of the best bull. The grass was up to my shoulders and was waving above his back, yet he stood broadside, and I could distinctly make out his outlines; it was a fair mark and an easy shot but for the tremulous condition of my muscles. I took the .450 and missed him, standing, with the first barrel, and then missed him, running, with the second. The two recoils from the .450 straightened me out. I quickly changed to the Remington automatic and caught him, running, in the vitals, at one hundred and fifty yards, with the first shot, and broke his back with the second. The spread of his horns was the same as my first, forty-two inches, but they were smoother and altogether a better head."

A picture of camp comforts in Africa was drawn by Hepburn in a letter that he wrote from Thibi, on March 17, 1912, to his successor as President of the Chase National Bank, Albert H. Wiggin:

"What another world this is! How completely all former interests are brushed one side. The intense midday heat is trying — the ticks and jiggers are like the sands of the sea as to numbers. Mosquitoes only fairly sociable. The grass here is up to one's shoulders. They build fires and hang lanterns round the horses to keep the lions away. I have not seen a suggestion of lion yet, the wild life is superabundant and entrancing. Have found myself and am shooting in fair form. Present bag is wildebeest, impalla, conjoni, water buck, python, crocodile, and buffalo. Fine old warrior bull buffalo, and say, I shot and *got* a crocodile 10 feet 9 inches long, 72 inches round the body, just back of the forelegs. Had a whole water buck in his stomach. I wounded but failed to get a rhino yesterday, but they are easy to get. We are trying to get the difficult one without shooting up the country much.

"We breakfast before light and dine after dark, which is lucky as we cannot well see what we are eating. Plenty meat but all tough — goes from fresh to tainted without any intermediate *tender* period.

"Hope you are all well and that the ticks don't

bite you. Shall reach Nairobi in four or five weeks. We are all well and going to keep so and hope for best of luck."

After his return from Africa in 1913, Hepburn's love for big-game hunting carried him, during the subsequent period of eight years, into various lands in search of different kinds of game. In his later years he wrote out his experience in each case, giving also the results of his observations upon the different animals that he had encountered, and these papers he left among his biographical notes. They are interesting in showing not only his prowess and pertinacity as a hunter but also his keen intelligence as a student of nature. They are reproduced here under the names of the animals as he arranged them:

### Caribou

In the course of my early experience in big-game shooting I got many animals which I did not have mounted, for the double reason that taxidermy was not well developed at the time, taxidermists were few and far between, and my limited resources made the mounting seem too expensive. Later I went the rounds of big game in order to get trophies for preservation.

Irving Bacheller and I have been lifelong friends. He is some years my junior and in all ways my counterpart. He is deliberate, methodical, slow

to wrath, accomplishes what he sets out to do, an excellent companion, a trusty loyal friend. My temper is very near the surface, am possessed by a nervous impatience to seek to do things with a bang. We fit each other and form a happy, harmonious pair. We have joined in many a big-game expedition, including salmon-fishing. We went to Newfoundland for caribou and succeeded in getting some nice stags.

Newfoundland is level as the surface of the sea except along the northern shore, where a fringe of hills rise to a height of about one thousand feet; about one half of the surface is water, composed of rivers and small and large lakes; the rivers expand into large lakes; not one farm in all Newfoundland and scarcely a garden. The one hundred and twenty-five thousand population is supported by the fishing industry, with some mining and some lumbering. The vast plains are covered with tundra and the moss which is the natural food of the caribou. The northern part of Newfoundland is buried in snow many feet in depth during the long winter and is almost barren of animal life.

With the melting snows, the caribou, who have come to the southern extremity in the fall, where the climate, tempered by the Gulf Stream, forty miles distant from Cape Race, enables them to reach and live upon the tundra and also the moss which grows upon the trees, commence their migra-

tion to the barrens opposite Labrador, where the does drop their fawns and live during the clement portion of the year. With the first frosts the does commence their migration south, during which they travel about four hundred miles, going lightly at first to enable their fawns to gain strength and accustom themselves to travel. The migration takes thirty to forty days, during which time the rutting season occurs. They migrate in bunches of from five to fifteen consisting of does, young stags and a commanding stag, who travels in the rear of his harem and is ready to wage war for his marital rights. They travel in single file and never seem to walk; however short the distance, they trot, and when frightened and seeking to escape they trot, a long, swinging, beautiful trot. If startled they may jump for a little but soon settle down into a trot.

The caribou has one unique peculiarity; it has a bone in the centre of its heart about one half inch in length and somewhat heart shaped. The does have horns very small compared to the males', who, in some cases, have glorious spreading antlers. The stags weigh five hundred or six hundred pounds, in some cases more. They are hunted by intercepting them in the line of their migration. They are very easily killed; you cannot shoot a caribou before sunrise or after sundown; you cannot shoot from a boat; you cannot shoot a cari-

bou swimming or standing in the water, and you must use a gun carrying a single bullet. You may kill three stags. You apply for a license under oath, swear you will not do any of the forbidden things, then you surrender your license after your hunt, swear you have not violated the law nor permitted any of your employees to do so, tell just what you have done and then you get a permit to take your trophies out of the country and also your baggage. That sounds like a rigid game law and well-enforced should conserve these beautiful animals, but while camped on Deer Lake there was an influx of people from Bay of Islands come to secure their winter's meat. They lay along the leeward side of the trails and shot the caribou with buckshot and slugs. They pursued them while swimming and cut them down with axes, males, females and fawns. The law, however, was enforced as to non-residents. During my stay I was visited by seven different game wardens who demanded to see my license and inspected my camp for evidence of the law's violation.

## Moose

Upon my return from Newfoundland I made a trip to George Armstrong's camp in New Brunswick for moose (*Alces americanus*). It is the largest member of the *Cervidæ* family and is indispensable to an assortment of trophies. After

many disappointments and much hard work, I achieved great success. There were many cows along the water where I hunted and one of them, frightened, would alarm the whole water. The river for about three miles was in the shape of a W. I went to the river just before light in the morning and invariably found a cow moose and her calf near the landing. She would go out, trot across the points of the W and alarm the whole stretch of river. Her heavy lumbering trot could be heard for miles. My canoe was landed at the mouth of a brook.

One morning she was standing feeding in the mouth of this brook. I snaked along quietly, advancing only when her head was under water feeding upon bottom grasses. I walked out into the water abreast of her and when she lifted her head and saw me she started up the brook and "Johnny" after her, making comparatively little noise, and going away from the game portion of the river. I got into the canoe and when we rounded the first point of the W I saw a cow moose five hundred yards distant on the bank stern toward the water. She had heard the other moose run and being alarmed had gone out on the bank but, with the curiosity of the deer family, was watching to see what it all meant. My guide still-paddled directly toward her. She stood, her shadow as distinctly visible in the water as her form upon the

bank, and presented a noble sight in the pink light of breaking day. She waited until we were within seventy-five yards and then started up along the bank in a slow lumbering trot, like a Percheron workhorse, until she came to an old lumber road, into which she turned and disappeared. When she started, a bull back in the woods about three rods started to follow, paralleling the river. The bulls always go out first and come in last, letting the females do the scouting and take the chances of danger. He had much trouble in getting his antlers through the small spruce and balsams that skirted the river. He was of course on the awkward side of the boat, being on my right. I got myself in position to shoot, brought my gun to my shoulder exactly right for a quick sight and then rested the muzzle on the gunwale of the canoe. We kept exact pace with him and when he reached the lumber road we had a distinct view of his head and about a foot of his neck. A quick shot broke his neck. His antlers had sixty-three inches' spread, fifteen inch boards and twenty-eight points, the best moose I have ever seen killed outside of Alaska. I returned home with most satisfactory caribou and moose antlers, and with that beneficent frame of mind and filled with that love of all mankind that goes with success in contending with nature's prize animals in their normal habitat.

The people of Nova Scotia were of Scotch descent

and adhered to the tradition and tenets, especially religious, of the old country. The law in Nova Scotia requires that commercial use be made of all game killed, nothing must go to waste. That means that whenever we killed a moose, we were compelled to send word out to the settlement, who were only too glad to come in with jumpers or sledges and take the meat beyond our wants. We had our train reservations back to New York and had engaged jumper men to haul us out at a certain time. One especial moose was elusive and I wanted to postpone going out for two days so as to make sure of him. I sent a guide out to notify the jumper men to come in two days later. As it happened, that would mean coming into our camp Saturday and hauling us out Sunday. These Scots were the strictest Sabbatarians. They utterly refused. The guide offered double pay and they nearly mobbed him. The best he could do was to make an agreement whereby they would get up at midnight Saturday night, reach camp early daylight Sunday morning and haul us out the same day. When their neighbors learned of this arrangement, they indignantly forbade the same. It would amount to a violation of the Sabbath; it would carry a violation of the Sabbath in their hearts all the day, thinking to awake at midnight. They threatened them with expulsion from the kirk and they prevented them from starting until

well into the forenoon Monday. I missed very important engagements in New York.

We reached the "clearing" and our wagon on Tuesday. In our drive we had to pass over a very considerable mountain, involving the ascent for a mile at least along a graduated road where the horses could only walk. As we approached a cottage near the top, we saw a tall gaunt figure emerge, clad in black with the unmistakable broad-rimmed skull-crowned hat of the priest. He timed his approach so as to meet us and, lifting his hand, in a magisterial voice commanded "halt." The driver pulled up the not unwilling horses. I was sitting on the front seat; singling me out with his index finger, he asked, "Do you know where you are going?" "Yes, to New York." "You are going straight to Hell. What do you mean by coming up here from that wicked city of New York and trying to corrupt my parishioners, bribe them to break the Sabbath, endanger their souls' salvation and take them along to Hell with you? Your conduct is abominable, execrable, and you richly deserve the doom that awaits you." There was no impedimenta in his speech, his vocabulary was ample, his raucous voice was stentorian in volume, and for several minutes he hurled at us his anathemas. I was studying some way to insult him by way of resenting his impertinent denunciation. When he stopped, I asked, "Have you finished?"

He replied, "The enormity of your offense calls for much more, but perhaps I have done my duty." I replied: "Notwithstanding your ill opinion of us the Lord has been very good to us. He has kept us in good health and spirits and we have had the enjoyable outing we came for. When we went into camp so far from any residents or doctor we took a quantity of Scotch whiskey for possible medicinal use. The Lord cared for us so well that we used very little and we have most of it with us. As a testimonial of our appreciation of your extreme interest in our present and future welfare, allow me to present you a bottle," at the same time holding out a bottle. He took it saying "Thanks," at the same time waving us to proceed. My studied sarcasm and intended insult were taken literally and as evidence of humility and apology. In Nova Scotia Sabbatarianism was a cardinal virtue, while strong drink was approved, while in Newfoundland voluntary contact with intoxicating liquor was a cardinal sin. Mind you, these people were all of Scotch descent. It shows to how great an extent custom extends from father to son until it becomes ingrained and is accepted as fundamental principle and thus do people come to believe simple ordinary acts are crimes endangering salvation. A certain religious sect believe that the only safe portal for entry into the church is by immersion. No more interesting research can be

found than tracing religious dogmas back to their source.

## Elk

In the fall of 1915 the Red Gods called Irving Bacheller and myself into action, having inspired our dreams with hope of Grisly Bear, Mountain Lion, and Ovis Poli, and when the mystic filmy shadows of dreamland had yielded to the stern probabilities of working hours we still had confidence in capturing wapiti and pronghorned antelope. We pointed for Cora, Wyo., having engaged as guides Frank and William Alexander. Our pack train included one or two "outlaws" and several novices which were subjected to their first man-imposed burdens. In such cases one leg was strung up during the process of fastening upon them their pack burdens. We had to "ride herd" upon our pack train all day. Four extra men accompanied us for three miles to get the train subdued into reasonable docility. The Westerners' idea of breaking a horse is to break his spirit, to tire him in his rebellious efforts, to the point of submission. The forty miles we made the first day tired us all to the point of exhaustion. We made camp after dark, on the banks of Green River, opposite Fremont Peak, in a rain storm that in the night turned to snow, attaining a depth of twelve to fifteen inches on the mountains.

Next day we went over the divide into Fish Creek Canyon. On top of the divide the storm ceased and brilliant sunshine flooded mountains and vale, clad in their canopy of ineffable white. Snow goggles were imperatively necessary to protect our vision from the scintillating whiteness, intensified by the wonderful purity of the atmosphere. The Grand Téton mountain, ninety miles distant, seemed to be only five or six miles away. It was cold, the wind was strong and the snow drifted badly. We had to descend this canyon until we found forage for our horses; else they would stampede. This was September 14; the open season began the 15th. We came across a large band of elk, who fled, crossing Fish Creek and passing across an open park in the jack-pines. I counted two hundred and six elk, which gives an idea of the size to which these herds attain.

It was long after dark before we struck forage and made camp, and when our beds were ready we needed no narcotic to induce sleep. We had no time to erect tents and the crisp, bracing mountain air completely restored our strength and spirits. Next morning we could hardly wait for breakfast before beginning our hunt. We easily caught trout from the creek, which, with bacon and coffee, put us in fine fettle.

In seeking a trophy you will naturally hunt the commanding bull of a large herd. A herd of elk,

subject to change made necessary by the conformation of the country, will feed along in the form of a parallelogram. The monarch of the herd will place himself in the middle of the herd laterally and about one third of the distance from the rear longitudinally. By so doing he surrounds himself with the eyes and ears and nostrils of the whole band, which frequently proximates two hundred, thus insuring timely notice of danger and conserving his safety.

When a herd is frightened and takes to flight — and flight is the means of protection depended upon by the whole family *Cervidæ* — the bull then places himself nearer the front, but never in front. They are fleeing from danger, and hence the danger is supposed to be in the rear. The males of the whole deer family take care of themselves and expect the females to do picket duty and incur the greater risks. It would be hopeless to pursue a herd of elk and hope to get the reigning bull. You locate a herd, determine their line of advance and place yourself in front and let them come upon you. I stalked eleven herds to the point of being able to shoot the leading bull and let them go because I thought I could do better. In so doing I passed many six point antlers of attractive character.

One day we were climbing the mountain going over the divide into a new field. As we neared the top we came upon a herd which had finished their

morning feed and were enjoying their siesta. We were mounted and they lay for some time regarding us complacently. Gradually they got up and presently the bugling of the reigning bull announced that the herd was in motion, walking, not running, away. The leading bull does all the bugling for the herd. For a younger bull to bugle would be to sound a challenge, and would result in his immediate castigation. We followed leisurely hoping in some of the open spaces to get a shot at his "nibs." We only succeeded in starting the herd in flight.

The bull was frequently sounding his challenge. Presently he was answered by the leader of another herd, two miles or more distant. I planned to get in between these two bands, hoping, when they came together, to see a battle royal between the leaders of these two great bands. The winner takes all the girls and the vanquished bull flocks by himself. In that way the bands are enlarged and the females seem to have no vote in the contest; they accept the victor without qualms and yield him loyal devotion as long as he remains master. What would I not have given to see a battle royal between these magnificent stags? The exhibition of might which makes their law is fundamentally the law of nature — "the survival of the fittest." The matter-of-course acceptance by the females of the victor respects virility and insures the prop-

agation of the species by the stronger and best fitted.

Closer and closer these herds came together. Higher and higher grew my hope to witness the impending contest, but the bugling of one of these bulls ceased; he and his herd melted into the jack-pines and disappeared. I was standing in an arroyo when the advance guard of the other herd appeared. An arroyo is a channel in the slope of the hills, made by melting snow and heavy rains, and is usually free from water; its banks protect you from view to some extent. I was standing upon a sloping rock, bearing my weight upon one foot; I could only use the other to steady myself, when the leaders of this advancing herd began to appear. The dilatory manner of their feeding told me that they were about ready to lie down. A crotch-horn (two years old) bull came upon the opposite bank of the arroyo, saw me, was curious, came down into the arroyo, screened only by a cluster of jack-pines, through which he scrutinized me, and then he walked round in plain sight, studied me thoroughly, concluded I was a stick, and fed away. A cow and a calf fed up to within thirty feet of me and when she lifted her head and saw me she gave two or three backward jumps and scrutinized me closely; she, too, concluded I was a graven image and fed on. Then those which had passed began to return and lie down. I had fifty elk lying down in

the open woods in plain sight. My position was most tiresome. I wondered when and how it would all end.

I stood in that awkward manner for at least one half hour. Finally the commanding bull appeared about one hundred yards distant. He moved up the side of the mountain and I could see him not very plainly over the bank of the arroyo through the fringe of grass which was on a level with my eyes. The impulse was to throw up my gun and take a quick shot at him. He was more or less obscured by the intervening trees and grasses, and any quick motion on my part would rouse and stampede the whole herd. So I, without perceptible motion, lifted the butt of my gun to my shoulder and then raised the barrel to a horizontal position. By this time the bull had passed behind a clump of trees and I was overflowing with regret that I had not managed differently. My gun was heavy and my muscles were getting all of a tremble, and then the bull came around this clump of trees on the near side. He tipped back his antlers, put out his nose and sounded his challenge. There is no clearer or more musical sound than the bugling of an elk. It is martial in its effect; it is thrilling with its resounding echo, and I never saw a more beautiful sight in nature's repository than that bull on that occasion. I attempted to shoot him in the vitals but the strain, so long continued on

my leg and arm muscles, was so great that I missed. The muzzle of my gun was so near the crest of the bank of the arroyo that the elk could not locate the danger; he could not tell from what direction the sound came, and was undecided whence to flee. For the moment he simply towered, his head distinctly showing above all intermediate obstacles. The recoil of my gun restored my nervous equanimity and the next pellet I placed in the butt of the ear. He was a Royal Elk, having seven points, sixty-three inch beams, and sixty-five inch spread; the fourth antler prong was almost palmated and the horns as a whole were uniformly symmetrical. I have never seen a better set of antlers. During my long pose I surged with emotions, hope, fear, impatience to the point of anger, but all merged into joyous satisfaction so soon as I realized the quality of my trophy. The guide had to go back two miles to bring up the horses, and having time I measured the distance of the shot, which was seventy yards. We had to split the head into two equal parts with a saw so as to put the antlers on a pack horse and be able to get them through the woods.

Bacheller was very successful. We found prong-horned antelope but no carnivora. We hunted the Sawtooth Range for twenty miles and found several bands of ewes but no rams. We had a delightful outing, with much open-air exercise in the

magnetic atmosphere of the Rockies, and from the standpoint of recreation, as well as trophies, our outing was a grand success.

## CHAPTER XXVI

### KADIAK BEAR — LAST BIG-GAME TRIP

IN the spring of 1916 Hepburn went to Alaska in search of a Kadiak bear. The trip was his last big-game hunt and one of the most enjoyable of the series. Writing about it after his return he said: "Five thousand miles is some distance to travel to shoot bear, and only bear, with a limit of three, can be shot at this time of year. The journey consumed 16 days, cost a lot of money and hard work merely to shoot Kadiak bear, but they are worth it." Writing to Walter S. Manuel, on July 17, 1916, he expressed the joy which the trip had given him:

"This is poetry:

> "'Time at last sets all things even,
> And if we do but watch the hour,
> There never yet was human power
> That could evade, if unforgiven,
> The patient watch and vigil long,
> Of him who treasures up a wrong.'

"The wrong that I have treasured up is that the huntress Diana, in distributing her rewards and trophies had utterly ignored me so far as bear was concerned. I worked for bear, prayed for bear,

I have gone for bear and struggled for them, all to no purpose. I was duly and truly prepared so far as guns were concerned and fully convinced that I was entirely competent to use the same; more, I was prepared with a hunting knife of steel, unrivalled by Damascus, sheathed in a case of olive wood with my name imprinted thereon in studs of gold, at least they seemed so to me.

"Well, the object of this letter is to advise you that my prayers have been answered and my efforts crowned with gratifying success. I succeeded this spring in capturing two Kadiak Island bears; one of them was a creditable specimen and both of them in perfect condition. I feel now that I am a statesman. I have gotten the big-game virus out of me; the antitoxin of success has killed the bacillus which kept me roaming around over two hemispheres up to now. I realize that I am an old man and am going to devote myself to tea, buttered toast, slippers, armchairs and cozy corners. I will flirt with the birds somewhat during the season, but the exceedingly strenuous labor I will transfer to some of my younger brothers."

In another letter, Aug. 28, 1916, to the same friend, he gave this graphic description of the way in which he got his bear:

"I am sending you counterfeits of my bear — black and sepia. The sepia gives very nearly the actual color. The Museum of Natural History

here has a Kadiak brown bear 13 feet 2 inches from nose to tail, 6 feet high at the withers and weighs 2,000 lbs. Some bear! Mine was not so big, but was fairly satisfactory; it was a female and pretty good for a female.

"I do think Kadiak bear are the most formidable animals in existence to-day — more concentrated cussedness, more power, more alertness and more aggressive fighting ability than any other animal. They can put a lion into 'kingdom come' with ease. Of course they will avoid man, but when confronted with man in close proximity, they are not to be trifled with. However, nothing can stand in the way of modern firearms and everything is learning to fear them, and there is very little danger in hunting animals in any part of the world. An elephant stampede or buffalo stampede in elephant grass or reeds, or a rhino charge in brush or full grass, is dangerous because you cannot get away and because of the bulk rather than the fighting qualities of these animals. I have seen all these different animals and I just think the Kadiak bear of 1,000 lbs. and upward is the least desirable to encounter and the most difficult to stop.

"I saw these bear a little before 4 o'clock in the morning; they came around the shoulder of the mountain on the snow line, and travelled about 4 miles on the snow line before coming down into

the woods, and I kept abreast of them on the opposite side of the bay. When they came into the brush for feeding purposes we shot across the bay and were up to meet them, an awfully stiff, hard climb. There are no trees on the island, but the brush is as hard as iron and will turn a bullet and it grows on the hills like an abatis. I saw them 200 yards away and waited for them to come down to me, which they very kindly did. It was 11 o'clock when the shooting was done, eleven hours after we had seen them. They were so long working up, that I had a chance to rest up and get perfect composure. The larger bear raised up on his haunches to investigate and gave me the easiest shot imaginable. I shot him through the breast, practically fracturing the backbone. He went over backwards and sidewise and I got another one into him before he disappeared into the brush. I used a 36 Remington Automatic. The other one raised on his haunches, just showing his head, and looked, not at me but at the guides, but they were ten rods away. I managed to get a bullet into his left eye, which penetrated his brain — and there you are; a good deal like rabbit shooting, you see."

To his friend S. C. Pirie he wrote on June 7, 1916:

"I returned from a most healthful and enjoyable trip. The principal enjoyment was from the

scenery along the route. I did, however, capture two Kadiak bear, one good sized one, female, and one small one. I have got it out of my system now. Have really gotten a good bear and I don't have to have that in mind any more, in fact I don't believe I will organize any more big-game hunts. They are too strenuous and too much real exposure to the elements and otherwise, and they are too precarious and I think it is better to make love to the birds."

He always looked back with longing to his big-game excursions, for they were the supreme joys of his beloved life in the open. "I have found," he wrote in a contribution to the *Liber Scriptorum* of the Authors' Club, in 1921, "that the best of rest is change of motion. Normal man does not require relaxation, but change, in order to rest or recuperate. He requires a new subject to interest his activity and, by so doing, crowd out of his mind the questions and problems the study of which has made him tired, and rest the faculties and organs so constantly employed in their consideration, while other interests command his functions. The above principles hold good in my case, as I have proved in selecting my vacations. I have taken to rock and river, forest and plain, and on all occasions I have found the *genus homo* and human nature the most interesting of all studies; the reflex reaction always has a personal equation.

"A vacation may be defined as another kind of tired, that is to say, the average vacation; people break away from usual duties, seek other environment and, a-weary of their quest for rest and change, go back home with a new conception and a higher appreciation of what life has to offer in their usual vocation labors. Bed and bath and all conveniences and accessories within easy reach are appreciated in contrast to the best of summer and winter hotels, cottage, camp or sightseeing travel.

"There are, however, vacations which recreate, restore lost mental and moral, as well as physical, fibre. Such vacations are close to nature in the open and involve pure air and needed exercise, give tonic to the imagination with soul-entrancing panorama of storm and sunshine, landscape and seascape, plain and mountain; they comprehend the worship of the Red Gods in quest of bird and beast, fish and fowl, the worship of the White Gods at the shrine of brush and camera. Such vacations hearten and strengthen and rejuvenate the wise ones who eschew man-made attractions for the nobler and more beautiful phenomena which nature so lavishly provides.

"The two months I spent in British East Africa, an open country, vast as our Western plains, sentinelled by Mt. Kenna and Mt. Kilimanjaro, over twenty thousand feet in height, peopled by very few whites and not so very many blacks, but teem-

ing with many varieties of game animals, in untold numbers, I count among my greatest pleasures, a never-failing source of delightful reminiscence. Alas, how few of our people take their vacations in the open!"

## CHAPTER XXVII

### SALMON-FISHER

FOR more than a dozen years Hepburn went each summer to Canada to fish for salmon. How keenly he enjoyed this sport he revealed in a letter that he wrote to J. S. Erich, on June 10, 1914:

"Lion, buffalo, hippo, and elephant or grizzly bear can for a little while give one more *intense* thrills and perhaps a more poignant source of memory, but there is no sport which gives *more* thrills or more enjoyment than salmon-fishing. It comes every day and many times a day, and it is the best exercise in the world."

Again, in a brief article which was published in *Leslie's Weekly*, August 30, 1917, he said:

"Salmon-fishing is the king of sports. It furnishes all the thrills of big-game hunting, oft-repeated, while the triumph of big-game quest may resolve itself into a single trophy. Salmon-fishing furnishes continuous exercise of the kind most needed by men of sedentary habits; and in no pursuit, in the open, is success more dependent upon the skill of the sportsman."

He was also fond of duck-shooting and enjoyed

it in almost equal degree with salmon-fishing. In a letter to E. W. Howe, editor of *Howe's Monthly*, he wrote, on September 8, 1920:

"There is no sport in the world equal to duck-shooting when the ducks come, and nothing is more difficult than to hit them when they go flashing over one's head, especially with a downward trend. It is fascinating to see birds in the distance and speculate as to whether they are coming in range or whether they will give you the 'go-by' entirely. If you make a good shot, you can hope to do it again. If you make a bad shot, you can hope for a chance to redeem yourself. There is everlasting hope and everlasting enjoyment, and no better way to build up one's muscle and one's gray matter than by getting out into the open."

Of the scene of his yearly sport, he wrote in the article in *Leslie's Weekly:*

"The St. John Salmon Club of Gaspé, Quebec, consists of eight members divided into two sections. The season is also divided into two parts; one section of the club has the whole river up to and including the 4th of July one year, and the next year they have from the 4th of July to the end of the season. Thus four members have the entire river for as long a period as one would care for fishing. The Nestor of our division is John W. Griggs, ex-Governor of New Jersey, ex-Attorney General of the United States, prince of sports-

men and prince of good fellows. He casts a beautiful and effective fly, is a marksman with the rifle, an expert wing shot, and has many cups to prove his prowess as a golfer. John E. Barbour and A. B. Strange, keen sportsmen, expert fishermen, and bully good fellows, are next in order. I assure you that I feel great pride in completing the quartet.

"One unusual event in this year's experience was the unfurling in the presence of sportsmen and retainers of the British flag and the Stars and Stripes from the two ends of the veranda of our clubhouse. On the banks of the turbulent St. John in that peninsula of Quebec between the River and Gulf of St. Lawrence and the Bay of Chaleur, surrounded by tree-clad mountains, far away from the scene of conflict and very far from the busy marts of men, it was a serious and beautiful occasion. It brought home the realization of the fact that the two countries are allies in this great struggle. Few if any of the guides but had sons or other relatives in the Canadian Army.

"On this trip I derived additional pleasure from the companionship of my daughter, Cordelia, who proved her prowess as a fisherman, for she landed 21 salmon, one weighing 25 pounds and all averaging 12½ pounds."

In a letter to his niece, Mrs. Rose Keating, Pueblo, Colo., he made further allusion to his enjoyment of his daughter's company:

"I am just back from a fishing trip in which Cordelia joined me and I had the best time ever. A young girl makes a most delightful all round travelling companion. A boy is apt to be a cub — I almost said coyote — and the trouble in keeping him on the right track is liable to offset the pleasure of the journey."

Ex-Governor Griggs, who was Hepburn's annual and cherished companion in his salmon trips, contributes these interesting reminiscences of them and of Hepburn:

"You have asked me to tell you something of Mr. Hepburn as a sportsman. What I knew of him as a follower of sport with gun or rifle, I learned only from the many delightful accounts he gave me of his shooting trips, sometimes in the Rocky Mountains, sometimes in Alaska and sometimes in the wilds of British East Africa. I remember going into his office in the Chase National Bank when it still occupied the building in Cedar Street and seeing the head of a magnificent elk on the wall. I asked him where he killed that. He said, 'Come around to lunch with me and I will tell you about it.' So I went and he gave me, with great detail of circumstance which I heard with engrossing interest, the account of his pursuit and capture of this particular spoil. I have played golf with him but neither he nor I was a 'great golfer,' and our association in that way was more friendly and social

than in the nature of a keen pursuit of a scratch game.

"My actual experience with him was as a salmon-fisher. It was my pleasure to get him a share in a very choice salmon summer club to which I belong. I think that must have been twelve or more years ago. The river that we fished flows into the Gulf of St. Lawrence at the extreme eastern point of the Peninsula of Gaspé. It is one of the most beautiful streams I ever saw. It rises more than a hundred miles from its mouth up in the high mountain ridges that form the backbone of the peninsula, and travels down its winding course through gaps in the mountains, over rapids and through deep pools, until it emerges at tidewater near the beautiful Village of Gaspé. Its waters are crystal clear. It is not a large stream as salmon rivers go, affording fishing for not more than four rods at a time. The season is from about the tenth of June until the first of August. Mr. Hepburn went with me to the river the first time he ever fished it, and I believe every subsequent year until his death he and I went to the river together or, at least, were there together during most of our fishing period. The journey from New York to Gaspé is rather long and tiresome, but in his company it was always pleasant and enjoyable; for he was full of knowledge and incidents and a very willing and entertaining reporter of his various experiences, not

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only in the field of sports but in the fields of politics and finance, so that we never lacked for subjects of mutual interest on which to swap views and opinions.

"Our life on the river was of the simplest nature. We had good beds, good food, broad and ample fireplaces for the chilly nights, and no prohibitory laws. Each year we made our preparations, engaged our transportation, and finally underwent our journey, Mr. Hepburn showed all the keen anticipation of a boy at the coming of his school holiday. He threw off apparently the cares of business and the perplexities of the political world. There was really nothing in those many years of our association as fishermen which amounted to an incident worth telling. Along the 'cool, sequestered vale' of the salmon river we kept the even tenor of our way. When the conditions were right and the fishing was good we were correspondingly happy and elated. When things were the opposite we very properly felt disappointment, but were not unhappy, because there were other pleasures and other resources in our camp life which were, in themselves, good enough, without the added blessing of good fishing.

"Mr. Hepburn was a sportsman in the best sense of that word. There are those who call themselves sportsmen whose only aim and ambition is just to 'kill something'. They count their sport good or

bad according to the number of victims to their rod or gun. All the charms of the natural world are lost to their perspective. They see no beauty in the sparkle of the stream, hear no music in the tinkle of its waters, do not thrill at the glow of the sunset on the green mountain-sides. For the æsthetic qualities of the landscape they have neither eye nor ear.

"Mr. Hepburn was not of that breed. He loved outdoor life. All things in nature, mountain, stream, plain, the texture of the air, sunrise and sunset, and evening glow, were objects of interest and sources of pleasure. Often at our camp on the salmon river I have sat with him on the rude porch and watched the long northern twilight slowly fade and the darkness gradually steal down the little valley, while up over the impending mountain that confronted us, rising to a height of 1,200 feet, the glow still lingered. Across the narrow valley the fireflies gleamed in momentary flashes, sharp as electric points, and the river in front went on singing its never-ending song as it rippled and broke over the rapids. There is such delightful solitude we often sat for hours talking, sometimes of past experiences by field and flood, sometimes of things that concerned us as 'citizens of no mean country,' and sometimes of the mysteries of life and death and the world to come.

"I shall always remember with peculiar pleasure

those times of intimate and unrestrained conversation in which the clear intellect and high sentiments of my friend were disclosed to me.

"Though Mr. Hepburn had no disease of blood lust, nevertheless he was a keen and ardent sportsman. He delighted in the pursuit and enjoyed the reward of capture. That was because he was not lackadaisical but enthusiastic and incapable of doing things by halves. He studied the natures and habits of the fish he caught and the game he shot. The secrets of the natural world excited his curiosity and he never missed an opportunity to learn any new fact about the mysterious life circuit of the salmon or the annual excursions of the grisly in search of food.

"While he was a most untiring *raconteur* of his experience there was never the slightest taint of boastfulness. He was a true sportsman in that he was unselfish, generous toward his companions, and delighted in their success quite as much as in his own. His nature had not the slightest taint of envy, a taint too often found in men, otherwise good fellows, who figure as sportsmen."

After his return from Japan, in the summer of 1921, Hepburn went on his last salmon-fishing trip to Canada, the last sporting trip of his life, for on his return he suffered his second stroke of paralysis, from the effects of which he never fully recovered. It was not a successful trip and was so arduous, as

well as disappointing, as to make serious strain upon his health. Writing of it, on August 25, 1921, to his friend Edward Tuck in Paris, he said:

"The water was so low that the larger fish could not get over the bar and only small ones were available. I never saw the river so low and in going about we had to walk on the rubble stone on the banks of the river, because the boat would not float and carry us. As conditions were, it was one constant drag over the rocks. Forest fire threatened our premises. It burned up the camps on the adjoining river and burned around our northern camp and came very close to our other three camps, but a change of wind together with a slight rain saved them. We had no fishing worthy of mention, but worked to protect our property. The result was extremely hard experience, which completed the process of thoroughly tiring me out. Then I returned to New York, spent one day in the bank, and collapsed. Looking back I can see very plainly where I was unwise. My seventy-five years prevented my withstanding this constant strain. The unwisdom of my action is very apparent now. I have had notice that I can't do whatever pleasure or business seem to render desirable, and bank, as I have done in the past, upon my constitution to see it through. I have had notice to quit and shall be more discreet in future."

Of this final trip ex-Governor Griggs furnishes this graphic and, so far as Hepburn is concerned, pathetic account:

"When we went to Gaspé together in the season of 1921, I thought I observed in Mr. Hepburn slight signs of physical decadence. I noticed that there was a slight impediment in his speech, his enunciation was not as clear and distinct as usual, and I have wondered since whether, all unknown to him, he might not have had before that time some slight blood effusion in the brain that caused these symptoms. When we reached the river we found that extensive forest fires were raging in the upper stretches of our river and of the York River, which runs parallel to ours. The atmosphere was thick with smoke so that, like in 'The Ancient Mariner,'

> "'The bloody sun, at noon,
> Right up above the mast did stand
> No bigger than the moon.'

After we had been there several days, the fire seemed to spread and to come nearer. You must understand that all that region, covering hundreds of square miles, is covered clear to the summits of the mountains with a growth of evergreen northern cedars, spruce and firs, all of highly combustible quality. The ground was covered to a depth of one to three feet with tundra, a long accumulation of fallen logs and leaves, and other

forest débris. Everything was as dry as a tinder box. There had been no rain in over two months. The fire kept on spreading, kept coming nearer and nearer to our camp, and the smoke became denser and more disagreeable every day. Millions of dollars' worth of standing timber was destroyed, several camps on the York River were burned and the men in them barely escaped with their lives. One afternoon after we had been there five or six days, as was customary, we went up the river about two miles to fish the pools in that section. The wind was blowing with pretty strong force directly from the region of the fire toward us, and it was apparent that if the wind continued and no rain came, our camp was doomed. As we were on our way down the river about sundown, looking back we saw a sight that was both grand and fearful. Behind us was a long, apparently level mountain top over half a mile in length, covered to the top with these combustible evergreen trees. From behind this mountain the smoke was rolling up in clouds as dense as those that accompany a heavy thunder storm. Suddenly and almost at the same instant, the flames broke over the summit of this mountain ridge and for the whole length thereof burst into one sheet of flame rising to the very tops of the trees to a height of from twenty-five to fifty feet. The roar of the flames was like the noise of a hundred freight trains. We hurried

down to camp, expecting that if the wind continued and no rain came, the fire would reach us by the next noontime. We set about making preparations for the preservation of the property in the camp and Mr. Hepburn decided that he would start down river next morning and go home. He was obviously affected by the conditions and I thought was in no shape to fight a battle with that kind of a conflagration. As it fortunately turned out, the wind dropped at sunset and the fire made very slight progress in our direction during the night. At eight o'clock the next morning Mr. Hepburn embarked in his canoe and started down the river and thence came home. When I got back to New York I learned that he had suffered a stroke before he reached his home at Ridgefield. I shuddered then, and have often shuddered since, to think of the dilemma in which I would have been had that occurred while he was in the camp on the river. We were fifteen miles from any house or any physician, with no way of getting out except by running down the river in canoes, and to have carried a person in that condition down the river in its low stage of water would have been fatal.

"After he left that morning, I, with the guides and the cook, set to work and dug a large pit in the ground in which to bury the perishable goods of the camp, and made all possible preparations to

leave, if necessary. However, the wind did not come up again in that forenoon, and about three o'clock in the afternoon a very heavy shower of rain came and practically extinguished the fire and so soaked the ground as to remove all danger of a recurrence of the fire.

"That was Mr. Hepburn's last visit to the salmon river."

In the same way as he had studied the habits and characteristics of the moose, the elk, and the caribou, Hepburn studied those of the salmon, and among his biographical papers he included the following:

### Salmonidæ

Horse-racing to saddle has been called the Sport of Kings, and indeed many kings have indulged the sport. With equal fairness salmon-fishing may be called the King of Sports. There are eighty species of the salmon family; *Salmo* means leaper, from *salire*, to leap, the fish taking its name from its leading characteristic.

This noble fish presents one curious phenomenon in nature. It is a denizen of the deep sea but its sea habitat is unknown. It is never captured except when it makes its annual migration for the purpose of propagating its young. The fish spawns in fresh water, and early in June seeks the salt waters adjacent to the mouths of rivers which it

will presently ascend in accordance with nature's behest, for the purpose of perpetuating its kind. It is believed that it seeks to avoid the shock of going from strong saline water to sweet water by mulling around for a week or thereabouts in the brackish waters where the currents of these streams mingle with bay or ocean. During this period it is freely netted by commercial fishermen. Those fish which escape the nets ascend the river in which they were spawned, seeking the very place of their nativity to in turn produce their young. In the waters of the Dominion of Canada they commence this ascent early in June and continue through July, August, and September. They do not spawn until October, but nature seems to require a probationary period in fresh water, in order to fit them for the ordeal of procreation.

They take no food during the proximately four-month period while they are in fresh water. They lose strength and agility, grow thin and change color. A salmon will not rise to a fly after he has been in fresh water any considerable length of time. Why they rise to a fly at all, since they do not require food, is a question that has been much debated. My own conviction is that they take the fly from a left-over impulse for food from their deep-sea days of hunger.

The salmon's independence of food when in fresh water has its counterpart in the fact that

nature suspends waste during the same period, which is the reason that sportsmen can ship salmon long distances to their friends, something that could not be done with trout or any other fresh fish.

How many successive years an Atlantic salmon spawns is not known, but that the same salmon spawns several different years, returning to the ocean thereafter, is known. This is true as to the Atlantic salmon, but not as to the Pacific salmon. The Pacific salmon spawn only once, the male fertilizes the spawn, and both male and female guard it from other fish that would feed upon it for about ten days, then they turn a ghastly gray in color, lose activity, careen over in the water and finally die, to become the food of carnivorous birds and beasts. I saw quantities of salmon at Bear Lake, British Columbia, both Chinook and Sockeye, seven hundred and fifty miles from the mouth of the Fraser River where they had entered fresh water. The Chinook were magenta in color, the Sockeyes almost crimson. They looked beautiful on their spawning beds. The stench along these salmon rivers at the period of this mortality is very pronounced. I have seen golden eagles so gorged with this salmon that they were in a comatose condition. When poked with the foot, they would open their eyes, make an effort to spread their wings and then settle back into the same sleep.

Salmon spawn is buried to the depth of a foot or more and hatches in from seventy to one hundred and fifty days, the fry being about five-eighth inch in length and supported from a yolk sack for some time. The fry remain in fresh water to the end of the following spring and are known as "Parr." They then pursue a leisurely course toward salt water, attaining a length of five or six inches and are known as "Smolt." They disappear in the ocean, grow with almost incredible rapidity, return weighing several pounds, and are known as "Grisle." The grisle themselves spawn. Again they go to sea, this time returning as salmon, and weighing eight to ten pounds. They seem to increase in weight about four pounds per year. Of course these embryonic salmon during the three years or more of their development must take food in fresh water, which makes it all the more remarkable that they require no food when as adults they return to the river to spawn.

The king salmon of the Pacific attain to a weight of one hundred pounds. The largest recorded Atlantic salmon weighed eighty-three pounds. A salmon was captured this year (1920) from the Grand Casapedia weighing fifty-four pounds. A sportsman's catch will average in weight from fifteen to twenty-seven pounds, varying with the different rivers.

This is a very brief description of this wonderful

fish that has given sportsmen so many thrills and inspired such piscatorial devotion.

Sportsmen take salmon only by casting a fly; there is no other lure to which an Atlantic salmon will respond. A rod from fourteen to fifteen feet in length is used weighing twenty-one ounces plus; one hundred and fifty feet of silk or tapered line is used supplemented by cuddyhunk to the length of two hundred yards. Casting is done with both hands. As much art and science is required as in trout casting in order to attract and not frighten the salmon, make the flies seem alive, induce a rise, and properly hook the fish. A salmon pool is better described as a strip of rapids in a river. Salmon always lie in swift water in the eddy of a rock or some deep hole where the current is not too strong. When a salmon finds himself hooked he usually makes a rush of forty or fifty yards, and leaps out of the water in his struggle for freedom. When a salmon leaps, the sportsman must drop the tip of his rod and let the fish come down upon a lax line else he will break away. The pool is interspersed with rocks and sometimes snags brought down by high water; it has a current varying from eddying swirl to ten miles per hour; your opponent is a powerful fish who only needs something to pull against in order to break away; the movement from swirl to current involves a jerk in proportion to velocity of current

and must be guarded against by easing the paying out of line; in short, in the salmon's struggle for freedom the circumstances demand that you not only permit him to do what he wants, but that you facilitate the same, in order to save your tackle, applying pressure only as the fish will permit, until, tired with his efforts, you can bring him alongside the canoe to be netted. With strong but exceedingly delicate tackle and with line out in varying lengths, up to two hundred yards as the extreme limit, to anticipate the action of the fish, visualize the river and its possibilities of disaster, and with delicacy and tact oppose your skill to the determination of the fish and finally bring him safely to net, gives all the thrills of big-game sport and inspires in highest degree the pride of sportsmanship.

All this is staged by nature on a beautiful rushing river, surrounded by forests, in the wide open; and whether the heavens be overcast or brilliant with sunshine, whether the air be genial or raw, or suffused with pelting rain, detracts nothing from your triumphant enjoyment. Verily, salmon-fishing is the King of Sports and finds its climax at the festive board where the savory sweetness of your catch gives charm and completeness to your quest.

## CHAPTER XXVIII

### HONORS—DEGREES—DECORATIONS—BOOKS

THE high esteem in which Hepburn was held by his contemporaries is shown by the large number of honors of various kinds that were conferred upon him during the later years of his life. Five institutions of learning, Columbia University, Williams College, Middlebury College, University of Vermont, and New York University, conferred upon him the degree of LL.D., and St. Lawrence University the degree of D.C.L. In New York City his rank as leading citizen was demonstrated by the multitude of presidencies of organizations of various kinds that were bestowed upon him. He served as President of the Chamber of Commerce; the Clearing House; the National Currency Association; the Academy of Political Science; New England Society; St. Andrews Society; Bankers Club; France-America Committee; University Club; and Delta Kappa Epsilon Club. He was Chairman of the Currency Committee of the American Bankers Association, Chairman of the Commission to Revise the Banking Laws of New York, and member of the Federal Advisory Council of the Federal Reserve

Board. In addition to his position of President of the Chase National Bank and Chairman of its Board of Directors and later Chairman of its Advisory Board, he was a director in the following companies and corporations: Columbia Trust; New York Life Insurance; American Agricultural Chemical; American Car and Foundry; Safety Car Heating and Lighting; Sears-Roebuck; Studebaker; Texas; Woolworth; and Great Northern Railway. In addition to being a trustee of Columbia University and Middlebury College, he was also a trustee of the Rockefeller Foundation and the New York Zoological Society and a governor of the Woman's Hospital.

An appreciative tribute to Hepburn's willing and valuable services as a citizen and as a trustee of the Rockefeller Foundation is paid by John D. Rockefeller, Jr.:

"I first came to know Mr. Hepburn," he says, "some ten or twelve years ago. Having served six months as foreman of a Special Grand Jury appointed to investigate the white-slave traffic in New York City, I was subsequently asked by Mayor Gaynor to suggest how the findings of the Grand Jury could be made effective. It was in this connection that I called personally upon perhaps a hundred men and women in New York City who were leaders in various phases of the city's life, among them Mr. Hepburn. For about twenty

minutes Mr. Hepburn allowed me to talk uninterruptedly to him in his office on the subject which was the occasion of my visit, listening quietly, but apparently without any interest in what I was saying. I felt that I was talking to no purpose, and might as well have saved Mr. Hepburn's time and my own by not having come. So much the greater was my surprise when, having finished my presentation of the subject, Mr. Hepburn asked most pertinent, searching, and thoughtful questions, and evinced the keenest interest in the matter. There was no one with whom I discussed this problem who was more helpful with constructive suggestions and advice than Mr. Hepburn. He was one of the first persons I asked to come onto the committee which was subsequently formed to deal with the problem. From that time my friendship for Mr. Hepburn grew steadily stronger with the passing years, as well as my appreciation of his splendid powers of mind and heart, his well-balanced judgment, and his broad and constructive outlook on life. It was my pleasure later to suggest his election as a trustee of the Rockefeller Foundation, in which position he served conscientiously and helpfully until the time of his death.

"Mr. Hepburn always impressed me as one of the relatively few busy men in New York who took time for quiet study, thought, and reflection, and it is undoubtedly to that habit of his that the

soundness of his judgment and the wisdom of his advice may be attributed. This city and land can ill afford to lose such a citizen as Mr. Hepburn. He left a place both in the hearts of his friends and in this workaday world which no one can fill. I count it a privilege to pay this tribute of respect to one for whom I have long cherished sentiments of deep admiration and affectionate regard."

In the fall of 1914 he was one of the organizers and the first President of the France-America Committee and gave his personal attention to the task of securing a large membership of it. In the many letters that he sent to prominent people, inviting them to join, he thus defined the objects of the organization:

"Several years ago, under the direction of M. Gabriel Hanotaux, the eminent French Academician and former Minister of Foreign Affairs, a committee was organized in Paris under the name of the Comité France-Amérique, of which many distinguished French statesmen and scholars are members, for the purpose of perpetuating the traditional friendship between France and America and of suitably entertaining distinguished Americans who from time to time visited France. This organization in Paris has a large membership, including many of the most representative men in France, and it is constantly entertaining Americans in the most hospitable manner. Following this

example, and with the same spirit, we have organized in America the France-America Committee. Its purpose is to promote the same sentiments and keep alive the feeling of historical gratitude which Americans feel toward France, as well as to entertain distinguished Frenchmen who from time to time visit the United States."

In November, 1912, France made Hepburn an Officer of the Legion of Honor in recognition of the courtesies which he, as President of the Chamber of Commerce, had extended to the French delegation, headed by M. Gabriel Hanotaux, that had visited the United States in May, 1911, to take part in the Lake Champlain celebration. In accepting the decoration Hepburn, with characteristic modesty, wrote on November 18, 1912, to M. Jusserand, the French Ambassador at Washington, through whose hands he had received it, a letter in which he said:

"America and Americans can never do enough to requite their obligation to France, whose splendid services gave them their national existence, and whose friendly cooperation has sustained them in their world progress and world politics ever since.

"A visit from such distinguished gentlemen as the delegation headed by Mr. Hanotaux was a very great honor, which as a nation we highly appreciated; as President of the Chamber of

Commerce, it was my privilege to participate in giving expression to such appreciation.

"I realize that the honor you do me is intended as a compliment to the great commercial body over which I presided, to the men militant who support the commercial fabric of this great nation.

"I receive the honor with great pleasure, and value it even more highly because of its representative character. Permit me to thank you personally for your kind words and very great courtesy; they lend a personal charm and give emphasis to the respect and affection with which I, in common with all other Americans, regard your good self."

As recorded in a previous chapter, Hepburn received two decorations from the Emperor of Japan after his visit to that country in 1921: Second Class of the Order of the Sacred Treasure, and Certificate of Merit. In 1919 King Alexander of Greece conferred upon him the Diploma of the Cross of the Commander of the Royal Order of George the First.

In acknowledging receipt of the letter, on September 4, 1919, he wrote to the Chargé d'Affaires of Greece at Washington:

"I am very greatly pleased at the receipt of your communication advising me of the very great honor done me by his Majesty King Alexander.

"I appreciate the honor in the highest degree,

and more so because of the love and admiration I have had for the Greek nation since my school days. A feeling that has been intensified and increased by my personal visit to and contact with your good people in your excellent country. For models of heroism, literature and art, and for precepts in philosophy and principles of government, the whole world harks back to Greece."

"Whenever I have studied any subject or dug out any information," Hepburn once said of his lifelong habit of going to the bottom of everything which his hands found to do, "I have always carefully compiled the data in a form that would be instantly available." It was inevitable under these conditions that he would, sooner or later, put his accumulated knowledge into book form. During his service as Superintendent of Banks, Banking Examiner, Comptroller of the Currency, and vice-president and president of banks, extending over a period of over twenty years, he had studied and thoroughly mastered all questions involved in his various duties, and the knowledge thus acquired he put into a large volume entitled: "History of Coinage and Currency in the United States, and the Perennial Contest for Sound Money." The book was published in 1903 under the simple title of "Contest for Sound Money." It was dedicated to the "Memory of Alexander Hamilton, Patriot, Soldier, Financier, Statesman,

Creative Genius. In the dawn of our national life, without guiding precedent, he evolved principles and developed systems of inestimable and lasting value to his countrymen." In his preface Hepburn said his "aim had been to place before the reader original data, so as to enable him to examine the same and reach his own conclusions." The book met with such instant and gratifying success that its author almost immediately began a revision and enlargement of it, and in 1915 it was republished under the title of "A History of Currency in the United States." In the preface Hepburn said the basis of it was his earlier work "rewritten and supplemented so that as now issued it covers the period from the adoption of the United States Constitution down to the present time." Like the first book, this became the standard authority on the subject, and the demand for it was so large that at the time of his death Hepburn had practically completed the plan of a third edition, so enlarged as to cover the period of the World War. After his death the work was prepared for publication under the direction of Doctor Benjamin M. Anderson, Jr.

In like manner, Hepburn set forth in another volume the knowledge that he had accumulated in his railway investigation and his study as a legislator of the canal problem. This was a small book of about 100 pages, entitled "Artificial Waterways

and Commercial Development," published in 1909. In his preface the author said: "In order to place before the public in concise form the salient facts as to artificial waterways and their relation to commercial development, this volume has been prepared. As typical of all, the history of the Erie Canal is given, together with a general review of the canal systems of the world." The little book was a marvellously condensed and accurate compendium of facts pertaining to the subject.

One other volume, of quite different character, was his "Story of an Outing," published in 1913. This was a graphic and entertaining account of his big-game hunting-trip in Africa, from which citations have been made in a preceding chapter.

## CHAPTER XXIX

### PERSONALITY

"HOW have I succeeded in life? Simply by hard, systematic work directed by every ounce of intelligence in me." That was A. Barton Hepburn's own explanation of his career, and the record of it in preceding pages confirms its strict accuracy. Into everything that he did, into every position that he held, from childhood to manhood and throughout his life, he put his full might. He could not do otherwise. The irresistible pressure of his Scotch and Puritan ancestry was behind him. His forebears on both sides had been pioneers with the qualities which pioneer life develops — patience, industry, perseverance, courage, self-reliance, self-restraint, indomitable will; all these qualities were in his blood. In one of his addresses he said of the Puritans: "Brave, patient, determined, they furnish an inspiring example of devotion to belief, to ideals, exemplified and vivified by trial and suffering. They stood for something above and beyond the ordinary success or failure of human affairs. Our forebears imposed upon themselves, as well as others, the iron rules of discipline, they pursued their purpose with relent-

less determination; but there is another side, a very human side — their warm-blooded qualities." In an address to college students he defined patience as the "most important qualification and best guarantee of the attainment of one's purpose." In the same address he said: "The world needs your strength, your courage, your enthusiasm, your confidence."

That Hepburn possessed these qualities and shaped his life upon them and the principles which they represent is attested not only by the record of his career but by the unbroken testimony of all who knew him. One and all bear witness to his tireless industry, his inflexible integrity, his fearless courage, his keen intelligence, his far-sighted wisdom, and his generous devotion to the happiness and welfare of his fellow men. He had a genius for friendship, made friends everywhere, and never lost one that was worth retaining. "In order to have friends," he said on one occasion, "you must deserve them. This is a world of reciprocity, and by helping others you lay the foundation for warm and supporting friendships, which are the charm and solace of life, a constant source of material and moral support." "Mr. Hepburn was one of the men," writes Professor John W. Burgess, "with whom I have been associated for whom I always felt the sincerest esteem and the highest respect. We labored to-

gether in many causes for the intellectual and moral benefit of mankind and the world, and I always found him suggestful, helpful, and deeply earnest. His passing is a grievous loss to his friends, his fellow citizens, his country, and all countries, and I should fall far short of my duty should I fail to render my tribute to his excellencies of mind, heart, and character."

No finer tribute was ever paid to a man by his intimate associates than the one which the Directors of the Chase National Bank paid to Hepburn when they elected him to their highest position, Chairman of the Board, the full text of which is given in Chapter XI. They, knowing him through years of close association, assigned to him "untiring application, capacity for searching analysis, foresight, breadth of view, rare judgment, and, above all, the wise courage which made him a leader of men"; and they wished for him "years of that fine service to mankind to render which is his highest ambition." Equally fine is this tribute of his successor in the bank presidency, Mr. Albert H. Wiggin: "Mr. Hepburn was a very rare man. He had the strongest of characters; he was afraid of nothing in the world; yet his nature was gentle, sympathetic, and kindly, and his personality most attractive. With all his interests and varied activities he had time to make friends that are legion."

Doctor Benjamin M. Anderson, Jr., another of his bank associates, is no less affectionate:

"No words can present an adequate picture of the man. I think he was the greatest man I ever knew, and surely he was one of the most lovable and most upright. It was my privilege to know him intimately and to enjoy his confidence. I loved him. He was a rare companion. His mind could play as well as work. The play of his whimsical humor, breaking for a moment even into the most serious discussion, was delightfully refreshing."

Of his whimsical, dry humor, genuine Scotch-Yankee in flavor, endless anecdotes are given by his friends. Much of its effect was due to the twinkle of the eye and the terse vigor of expression which accompanied its utterance. It broke into the most serious discussions, and usually for the purpose of conveying an unfavorable opinion without direct utterance. An instance of this is cited by Mr. Willard V. King, former President of the Columbia Trust Company, from whose reminiscences I have quoted in a preceding chapter:

"At one of our Board meetings the name of a certain man was suggested for a vacancy in the Board of Directors and Mr. Hepburn's opinion of the man was asked, but instead of replying he said he was thinking of an incident that occurred while

he was Comptroller of the Currency. A gentleman called upon him introducing himself as the senior Senator from California and presented a petition signed by the Governor of that State and a number of other prominent politicians, all of whom he described, asking the Comptroller to appoint a certain candidate to the office of Bank Examiner. After stating that any document bearing the signatures of so many important men must be worthy of the consideration of the Comptroller, he took his leave, and then turned back at the door and said: 'Personally, Mr. Hepburn, I would not give that man a job to shovel manure.' "

In another instance, when the question of a large investment in a certain line of securities was under consideration by the Board of a society of which he was a trustee, Hepburn sat in complete silence while all the other members spoke in strong terms of the quality of the securities. When he was asked for his opinion, he replied: "I agree with all that has been said about the value of the securities, but I don't like some of the darn cusses behind them!" The investment was not made, and later it developed that the securities were not as sound as they appeared to be. It was characteristic of Hepburn to look with suspicion upon any financial venture that had men of doubtful reputation behind it.

Mr. James M. Gifford, who was for many years

Hepburn's legal adviser, furnishes this example of the "natural humor" of the man:

"One day I was dining at the Bankers' Club with James L. Barton, of the American Board of Foreign Missions, who was one of our Middlebury Trustees, and we had been discussing playing golf on Sunday. As we came out we stopped and shook hands with Hepburn, and Mr. Barton said: "Gifford has been consulting me whether it is right for him to play golf on Sunday," to which Hepburn instantly replied: 'It is — he can't play on any other day; if he can play on Sunday, it's all right for him to play.'"

Commenting on a person who had a passion for doing all the talking himself, Hepburn said: "He has no talent for dialogue." During a visit to his home county he went on a hunting-trip, and when he shot at a deer and failed to hit it, he exclaimed: "It's a hell of a distance to come to miss a deer!"

He was fond of quoting the remark of an old settler of his native town, who when the question of selling the Universalist church was under discussion in court, broke in with the declaration: "Judge, a church without any hell in it is of no use in Colton!"

He took delight in his grandchildren and grandnephews, and an affectionate interest in all of his family relations. "I am five times a grandfa-

ther," he wrote in one of his letters, in December, 1920, "and I enjoy my grandchildren very much indeed. They are strong, healthy, roly-poly children." Two of his grand-nephews, Leon and Milford Howe, sons of Mr. and Mrs. Charles P. Howe, of Canton, New York, Mrs. Howe being the daughter of Hepburn's sister Henrietta, sent to Hepburn, in the winter of 1915, the pelt of a large woodchuck that they had shot. The boys were then 12 and 9 years of age respectively. In acknowledging the gift, Hepburn wrote, on December 12:

"Daniel Boone Milford }
David Crockett Leon }

"Most mighty hunters and doughty trenchermen, I salute you!

"Congratulations upon your prowess in bringing to bay such a ferocious animal and administering the *coup de grâce.*

"Thanks for your generosity in remembering me on this joyful Yuletide occasion with the pelt as a trophy.

"The pelage is wonderful and it was received, in close fellowship, by my other trophies without a murmur. To each one who inquires what it is, I give it a different name (unpronounceable) and descant upon its rarity and ferocity.

"Say, don't you send me a chipmunk. I draw

the line at chipmunk. Some of my friends might know chipmunk.

"I hope your stockings and your hearts are full of Yuletide goodies and will ever remain so and that you will have a happy New Year.

"Sincerely,

"Uncle Bart."

Even in illness his humor did not fail him. In the fall of 1918 he was taken to a hospital with an ulcer in the stomach, and from his sick-bed there he wrote to his fishing companion John H. Barbour, on October 1: "I am being fed through a tube into the duodenum, taking no food into the stomach whatever. They are doing something to me every minute, and the doctor says I am getting along well. But to take a man right off the golf field and put him to bed and keep him there with a trained nurse sitting on him if he tries to get up, induces hip-ache, chest-ache, shoulder-ache as the concomitant unpleasantness. I am under no pain whatever, a little distress, that is all, and have no right to kick, but it makes me feel poor indeed to see all this good weather wasted without golf and without hunting as well."

In another letter, to his niece Mrs. A. J. Matthews, of New Rochelle, N. Y., on October 4, 1918, he wrote:

"I am delighted with your note. I think we can

A. BARTON HEPBURN

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swap grunts with advantage. The idea of collaring a man as they did me, putting him to bed, and sitting on him is conduct worthy of the Huns. My hips ached, back ached, shoulders ached, everything ached until I got beaten down to it. Now I take to the bed rather kindly. I have six days more. The doctor says everything is going along all right, and I guess it is.

"I rejoice with you that you had a picnic out in the open. I wish I could have joined you. My ambition looks forward to motoring leisurely around the Park next Tuesday or Wednesday, and I hope that comparatively soon thereafter the journey may be lengthened to include New Rochelle.

"There are some things about being thus laid up for repairs that are rather agreeable. I have lots of calls; people send me books to try to improve my mind; and they send me flowers and write me nice letters. And I never received so much attention from my family as I have in the last few days. Cordelia has been devoted; she is sitting right here now looking at me; she now remarks 'Dearie, I think it is unnecessary to put all that in.' However, she joins, as we all do, in love and best wishes."

His patience under suffering was extraordinary. He bore pain with the stoicism of an American Indian. In the spring of 1919 he had very serious

trouble with his teeth, which caused him intense pain day and night for several weeks, but he went about his business and general affairs the same as usual. Describing the final operation by the dentist he said: "He cut around the tooth with his chisels and removed it. Professionally it was a success, personally it was hell."

After the second stroke, which befell him on his return from his last salmon-fishing trip, in the summer of 1921, he wrote, on August 25, to his grandson Barton Hepburn:

"I fear I am not very patient under the restraints imposed by my indisposition. I am, however, in the position of the man in the story who, when announcing the death of a mutual neighbor, was asked, 'Is Brother Jones reconciled?' The reply was, 'He's got ter be.' So I am trying to regard the embargo upon my usual functions philosophically.

"The principal grievance is with my eyesight. I see with both eyes, but they do not coordinate. I see two pictures, which is more or less confusing. I can read with either eye, but not with them together. We hope for a clearing and strengthening of the eyesight, although the result is problematical, and it looks as though for reading, etc., I shall have to use another pair of eyes. There is a hope that as I gain strength my vision may clear, but I have very little confidence."

Although he regained strength sufficiently to go about much as usual and to attend to his duties at the bank his eyesight remained defective and to this infirmity he doubtless owed the accident which led to his death. His associates at the bank, realizing his condition, assigned a man to accompany him about the streets, an attention which was far from agreeable to him. He was as determined as ever to go his own way without let or hindrance from anybody, no matter what his physical disabilities might be. Separated from his companion, on January 20, 1922, he plunged alone into the confusing mass of traffic at Madison Square, one of the most congested points in the city, and was struck by a wheel guard of a motor omnibus and knocked down. His defective vision had, in all probability, prevented him from perceiving his danger. The shock to his weakened physical condition was too great to be overcome. He was taken to his home and for a few days seemed to rally and hopes were entertained of his recovery, but later a third paralytic stroke occurred, which caused complete unconsciousness and he died in that state on January 25.

That he had realized fully since his first illness that his days were numbered is shown by his later correspondence. About a year before he died he wrote to his friend Irving Bacheller a letter in which, after mentioning the number of friends he

had lost, he added: "Do you know, I think that fellow is aiming his darts at me. He is hitting all around me and I expect he will pot me soon. Take care of yourself. It is good judgment."

He faced death, as he had faced life, "without fear and with a manly heart."

He was buried in Evergreen Cemetery at Canton, in a plot that he had selected in the fall of 1921, and which adjoins the one in which the body of his beloved friend Frederic Remington lies. When he was told that the plot in question was vacant he replied that he would take it as he should like to "snuggle up to Remington."

A great flood of letters of condolence, resolutions of appreciation, and formal expressions of esteem and honor followed his death. They came from all parts of the land and would fill a large volume by themselves. Space can be found in these pages for only a few citations from them. The most notable were those from his associates in banking, financial, and commercial organizations; societies in which he had been prominent, and educational institutions that his benefactions had aided. The Board of Directors of the Chase National Bank said of him in a minute for their records: "His struggles had left no bitterness, his disappointments no sting. He looked out on life preserving a serenity, a confidence, and, over all, a fine simplicity, never losing hold of basic principles

and ideals. These are the true attributes of greatness, for they are qualities of heart, brain, sympathy, courage, and hope. We who served with him are proud of his achievements."

The Chamber of Commerce: "In his death we have lost not only a member who gave time, strength, and money to the Chamber, but we have also lost a great and simple fellow citizen. His quiet, sustaining courage in times of difficulty, his high standards of commercial morality, his trained intellect, his sympathy and tenderness in dealing with the human relationships of life, all endeared him to an unusual degree to those who served with him in the conduct of the affairs of the Chamber."

The New England Society: "A farmer's son, a teacher, a legislator, a public official, an able banker, a financier of world-embracing vision, his career has been an inspiration to the young and a help to his country."

The St. Andrews Golf Club: "To us he was, first and last, the true sportsman, the loyal, cheerful friend, whom we loved to meet and whom we sorely miss."

Doctor John H. Finley, speaking as a director of the New York Life Insurance Company: "Mr. Hepburn came from the North Country, and a man of the North Country he was to the end — a spare, hardy son of the forest, unsoftened by the

comforts of the city. The same qualities which made some of the comrades of his youth excellent guides in the ways of the woods, when turned toward public affairs, made him a guide, a leader in the more intricate ways of the forests of finance and commerce. He had the self-possession, the independence, the poise, the fearlessness, the resourcefulness of one who faced wild beasts, who finds his way by the stars and successfully meets emergencies when there have been no premonitions or trails by which other feet have passed."

Columbia Trust Company: "His courage in the face of danger, his shrewd knowledge of men, his gentleness in criticising honest mistakes, and his outspoken denunciation of anything dishonest or unfair gave his advice unusual value."

Viscount Shibusawa: "I held Mr. Hepburn as one of my closest friends among many friends in America. He was a lover of the world's peace and a promoter of the close friendship between Japan and America. He became more than my personal friend in that he made himself a friend of Japan.

"The news of his death tore my heart with an unspeakable sorrow. My consolation was found in the fact that the professorship he established in the Imperial University will perpetuate his object of the friendly relationship between the two countries, and that the bright young students who

will go out year after year from the class-room under this professorship are bound to promote and propagate the spirit of the lamented friend.

"Every time that I received a letter from this distinguished banker I was convinced of his sound judgment as well as of his superior foresight. I attribute my knowledge of the world's affairs subsequent to the declaration of the truce in November, 1918, to his fearless criticism of the Paris Conference and the League of Nations.

"He and his daughter paid a visit to Japan in March, 1921, and I had the pleasure of meeting and talking with them several times. It was a never-to-be-forgotten day early in spring when he and I pleasantly talked straight from the heart at my Asukayama villa amidst the strewn cherry-blossoms. I decided in 1921 to visit America once more, running a risk of my old age. Mr. Hepburn invited me to his home during my stay in New York City and we talked like two brothers. He has passed away, but we Japanese will permanently remember him and the splendid deed he left behind."

Irving Bacheller: "It is an accepted saying among woodsmen that you can never know a man well until you have gone a-hunting with him. It is, I think, a true saying. In the wild country a man's real character begins to assert itself. Any one can be respectable when a lot of people whose

good opinion he values are looking at him and when everything contributes to his ease and comfort. How does he behave when he is worn out with weariness and irritated by ill-luck, and cloyed with bad cooking? What does he say when he comes down out of the mountains after dark in a rain, cold and wet and stiff and sore? Of course he will pay his compliments to the bottle, but what else? Then how about the choice of guides and horses and hunting ground? His relative respect for himself and you will quickly appear. The test of the real gentleman comes, not in the drawing-room or at the dinner-table, but in the mountain camp. Bart Hepburn was one of the few men I have known who could stand it. I have spent many weeks with him in the wilderness. He was unselfish in choosing his share of the camp privileges, cheerful under hardship, and always a delightful companion. I have heard him swear, but he always swore in a whisper. It was a kind of private profanity, and seemed to be intended only for his own ears. Often that would happen if he shot and missed. I shall never forget a night we spent at a lonely little inn on the sage-brush plains in Wyoming. We went to bed in a small cabin. My bed was on one side of it and his on the other. Our rest had been broken by hard beds, the yelping of coyotes, and the answering of a little yellow dog who belonged to the innkeeper. The dog

would bark fiercely and then come to our open door, seize a piece of elk-skin that served for a mat, and give it a violent shaking. During the process he would growl defiantly, as if by way of showing what he could do with a coyote if once he got hold of him. This little exhibition of dog character amused us and delayed our sleep. We were worn with much travel, and in an hour or so tired nature succumbed. It would be, perhaps, a little more exact to say that I lost consciousness than that I fell asleep. Awakening far in the night, I discovered that the lamp was burning dimly. My friend was on his knees trying, as it were, to soften the heart of his bed. With his doubled fist he was hitting at certain lumps in his mattress and trying to 'meller' them. Meanwhile softly — under his breath — he was expressing his opinion of the bed, and it was not complimentary. His swearing was never exemplary. It was always private, modest, and unobtrusive. The thought of others not concerned in its provocation lay behind it. One little incident in that trip is worth relating. It had been expensive. Doubtless he felt that he had led me into an extravagance which I could ill afford. Soon after we reached home he said that he had bought 200 shares of stock for me before leaving New York, and that he had just sold them and made a handsome profit, a check for which he tendered me. It was for a sum sufficient to cover my

share of the expenses. I charged him with premeditated benevolence, but he denied the charge. A more delicate act of generosity I have never known.

"He was an ideal companion to sit with by the camp-fire after a day in the woods. Often he would tell of dramatic incidents in his life. It was a joy to listen then. He had a gift for vivid narration which reminded me of Mark Twain's. It was due in part to his remarkable memory, which retained every striking phrase in a conversation, every detail in a scene. (How often he has reminded me of things that happened on our trips which had utterly slipped away from me.) But, mainly, I think it came of his unusual gift for characterization and droll humor. I remember when we were sitting by the fire one evening after a day's hunt he repeated Scott's 'Lady of the Lake' and as well as I have ever heard it done. He had read much and forgotten nothing, one would say who knew him as I did. He had a real talent for friendship. Often when we stopped in our travels he would buy a lot of post-cards, scribble a few friendly words on each, and send them to the people he liked best. Each would contain a simple word of greeting like this: 'Hello, Bill! Here I am on my way home with some more horns.' He was fond of boys, and many a poor lad got a cheery note and a ten-dollar bill from him at Christmas.

"The best day, on the whole, that we had together was the Fourth of July, 1914. We were coming down the St. John River on the Gaspé peninsula after two weeks of salmon-fishing on its upper waters. It was a clear, warm day. The crystal flood of the river sparkled in the sunlight, when it was not shadowed by the high, steep shores wooded by pointed firs. We sat comfortably in big canoes, stopping, now and then, to fish a pool. At noon we drew up on a sandy pebbled point for luncheon. After we had eaten, he lighted his pipe and sat down beside me, and talked of the old hunting and fishing days up the Raquette, and of the men and women he had known as a boy. I have never had an hour more highly flavored with the old Yankee wit and drollery, and in my time I have heard much of that. We got into our canoes again and were swept along on the sparkling, rushing water plane, here and there tumbling over rock steps to a lower level. Far below we came to the long Sluice Pool. There he put me in a position, midstream, where without moving I killed eleven large salmon. He had poor fishing where he stood. It was like him to give me the best position. Late in the afternoon we reached our landing. There an accumulation of mail was delivered to us, and there we learned of the assassinations at Sarajevo. I saw not the shadow of a great disaster in this event, but he did. His face was

clouded. He saw in his vision the embattled hosts of Europe streaming toward their fortresses and frontiers. While we rode to Gaspé Basin on a buckboard he was muttering to himself. The old order of things had come to their day of doom while we had been a-fishing. We had returned to a new world and he seemed to know it.

"He loved honor and all things of good report. His character was securely founded. It was like a high mountain, immovable, and from its summit he got his vision of the world. I have met few men in whose word and walk I so strongly felt the crowning virtue of incorruptibility. His was the old ideal of the righteous captain of finance, who gave to his followers the character which he demanded from them. He was no gambler wasting his substance in dark and forbidden ways. As every worker should, he set an example of good citizenship. His wealth was never a root of evil. It was rather the root from which has sprung a goodly vineyard, whose fruits shall contribute to the happiness and comfort of generations unborn and unlimited.

"He was a master of the vanishing art of letter-writing. I have many letters from him written with his own hand. I value them for their quaint and delightful phrasing and because they remind me of a friendship which has enriched my life.

"In one of them he writes: 'I am shooting badly

here. When it comes to cruelty to animals I can prove an alibi.'

"In another he declares: 'The women are so ugly here that one look at them makes me glad I'm old.'

"In another he describes the fiery crater of Kilauea and adds: 'It was just what they used to preach to us bad boys when we were young.'

"Again he writes: 'I sicked the Investment Bankers' Convention on you for a speech at St. Louis.'

"In one, after a serious illness, he says that he is 'on the dark, umbrageous side of life.'

"In one of the later letters from Boca Grande he writes: 'We were out sailing with General Weld, of Boston, yesterday and he seemed perfectly well. He was jovial and lively. Now he is dead. Do you know, I think that fellow is aiming his darts at me. He is hitting all around me and I expect he will pot me pretty soon.'

"Within a year 'that fellow' had scored the hit of which my dear friend expressed a premonition in his letter to me."

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